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"If a Man Die, Shall He Live Again?"

IT is the age-old question, asked at the side of every bier—asked by all the Christian world at Eastertime.

And what can one say in answer to it?

Every one of us is taught in childhood to believe in God and an after life.

I remember, when I was beginning to read and think a little, it occurred to me that, though I had been told there is a future life, nobody had ever given me any proof.

So industriously I set to work in the public library to read the works of the greatest men who ever lived and find proofs for myself.

And I remember how, slowly at first, then faster and faster, I turned through one wise man's book after another. "Surely this one will know," I said to myself; "or this one; or this."

And suddenly the bitter truth flashed over me. They did not know, any more than I did. All their proofs were not proofs at all. In all history there had never lived a man wise enough to prove immortality. Almost everybody believed; nobody really knew.

It was a discovery that left me helpless at first; then slowly out of my helplessness I began to evolve a little system of my own.

In the first place, it seems to me *easier* to believe than to disbelieve.

"The world just happened," say some men. "It created itself through the operation of natural laws."

And that sounds very scientific and satisfactory.

But who or what established the natural laws and set them to operating?

When you can dump a load of bricks on a corner lot, and let me watch them arrange themselves into a house—when you can empty a handful of springs and wheels and screws on my desk, and let me see them gather themselves together into a watch—it will be easier for me to believe that all these thousands of worlds could have been created, balanced, and set to moving in their separate orbits, all without any directing intelligence at all.

Moreover, if there is no intelligence in the universe, then the universe has created something greater than itself—for it has created you and me.

Is it easy to believe that a universe without personality could have created us who have personality?

Isn't it *easier* to believe that our personality is a little part of the great pervading Personality that has created and now permeates the universe?

And if there be a Personality in the universe—a God—what kind of a God is He?

He must be at least as good as you or I. He couldn't have made us better than Himself. The worse can not create the better.

And if He is a good God, is it reasonable to suppose that He would have planted in human hearts this unquenchable yearning for immortality, and left that yearning unsatisfied?

You and I would not have done so.

Go where you will, from the most savage race to the most cultured, you find that same instinctive assurance that death is not the end. Would a good God plant that assurance in his creatures merely to mock them?

Without immortality the world is an answerless riddle. We are born; we struggle up through slow years of development; and just as we have reached our highest point of usefulness we are cut off.

What inefficiency! What waste!

It is *hard* for me to believe in a universe that made itself, and that ruthlessly casts away its most precious possession—human personality.

It is *easier* to believe that back of the universe is a guiding Intelligence, of whose personality my own is a tiny spark that shall not go out while He lives.

If I can not prove that this is so, neither can any one prove to me that it is not so.

And, until some one can disprove it, I find it *easier*, more helpful, more efficient, to believe.

Bruce Barton, Editor.

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"'You—Ybarra!' came her words—almost in a gasp. 'Yes!' Her look of wonderment gave place slowly to a look of horror."

THE CONSUL AT PARAMINTA

By LEE FOSTER HARTMAN

Illustrations by George E. Wolfe

THE town lay like a white scar against the green of the hills, with a fringe of wind-blown palms edging down to the shore where the Caribbean curled blue and white upon the yellow sand. Inland there were banana plantations; and Paramінta, in consequence, was a port of call for vessels in the fruit-carrying trade. Two long, cavernous warehouses, flanking the landward end of the jetty, lay steeped in the tropic sunshine; and a stone's throw from the company's office on the water-front was another frame building, above which flew the American flag.

The particular Central American republic to which Paramінta belonged was represented by a *comandante* of some sort, and a customs office—the latter consisting of three men and a clerk, who were the bane of every skipper of the National Fruit Vessels that put in there. They were an officious and stupid lot, and most exasperating to deal with, as I had come to learn for myself. Jacobson, the American consul, alone seemed to know how to handle them. In fact, in the lonely years he had been stationed at Paramінta, he had developed an extraordinary genius for manipulating that trio of Latin-American blackleads, and for deftly unwinding the red tape in which they constantly entangled themselves and every one else that came within their official reach.

Jacobson was short and stout—fat, to speak the literal truth—and the belt around his immaculate white trousers must have measured a tremendous number of inches. He suffered from the heat, and I wondered at his uncomplaining endurance in putting up with a tropical climate for so many years at that inconspicuous post. I wondered, too, that Washington hadn't recognized the unquestioned ability of the man, and shifted him to a better post. But at Paramінta he stuck year after year—a seemingly permanent fixture.

The bungalow that was his consular office was always the first place I made for, when in port. There I was sure to find him, fresh shaven and immaculate in his white clothes, always with the same slow, ingratiating smile and offer of a big, masterful hand, while he put his habitual question:

"Beastly hot, isn't it?"

He would wave me toward a chair, and inquire what sort of trip I had had with as marked a delight in my casual visit as if I had come half round the world, when, as a matter of fact, the *Bellefair* called at Paramінta for cargo every eight weeks.

Next he would clap his hands for his Japanese servant, and would interrupt whatever I might be saying with the query: "You're going to join me in a drink, aren't you, Captain?" And while the Oriental went for ice and glasses, he would lift his ponderous body from the swivel-chair at his desk to cross the room for a box of cigars.

It was a September afternoon, and I had dropped in upon him after a particularly hard run from New York.

"By the way, when were you here last? July, wasn't it? Then it must have happened three or four weeks later. Steam yacht put in here. Private yacht. *Algonquin*—New York party," he explained tersely.

He shook the ice in his glass and dug his straw into it—it was some lime-juice concoction of which he was inordinately fond. Bending over the glass, and with the straw in his lips, he regarded me obliquely.

"You'd never guess what they turned up here for. Treasure-hunting—so they said."

"Treasure-hunting!" I echoed in surprise.

"Um-m," he answered through the straw. "And Villa Nueva is for sale, if you want to buy it," he went on irrelevantly, referring to a big estate which lay above the town, the home of Señor Ybarra, who had lived there in seclusion for several years.

THIS was a budget of news, indeed, for the somnolent little town of Paramінta to produce between trips.

It was the latter part of his intelligence that at once interested me.

"What's become of Señor Ybarra?" I demanded, and it flashed through my mind that he might have vanished from Paramінta as abruptly as he had appeared there five years before. "You don't mean to tell me he's cleared out suddenly, do you?"

Jacobson looked up sharply, and then slowly smiled.

"Well, you might put it that way," he conceded.

"I'm not surprised," I rejoined bluntly.

The consul set down his glass and scrutinized me with half-shut eyes.

"I didn't think you were acquainted with Señor Ybarra," he said thoughtfully.

"Well, I wasn't—exactly. He was once—no, twice—a passenger on my vessel," I answered. Then I added: "I don't believe I ever told you. His real name was Phillips."

Jacobsen's eyebrows lifted in surprise. "You knew *that*? I had no idea—"

I shrugged my shoulders.

"Since he's gone, it's no matter. You may wonder that I didn't tell you any time these past four years. But when I discovered that the young fellow had established himself here, calling himself Ybarra, I reflected that it was quite his own affair. It certainly was no business of mine. Of course you could see that he wasn't Spanish."

"Oh, yes," said Jacobsen. "He was dark, but not in a Spanish way. He told me himself that he had lived in the States."

"It was one of those queer cases you sometimes come across in the newspapers." I went on to explain, now rather eager to recount the facts that I had so long kept to myself. "At least, that's where I stumbled upon it five years ago. My vessel was being overhauled in the South Brooklyn docks, and I had nothing

to do but read the newspapers, so I followed the reports of the Phillips case from day to day. The young man had had a sudden rise in Wall Street, and then had gone into some mining development schemes, and had overreached himself. His lawyers maintained he had been victimized by a group of unscrupulous promoters who had made him a vice-president in the company to insure his usefulness as a cat's-paw.

"Half a million dollars had been poured into the scheme—largely through Phillips' personal efforts—before it fell through. When the storm broke, it naturally centered upon Phillips. There was a trial, of course, but nothing was ever proved—except, of course, that the money had disappeared. There was no doubt about that. The jury disagreed—which, on the whole, was a bad thing for Phillips. Everybody constituted himself a jury, and the wrangling went on.

"Phillips couldn't stand it. He fled—which, under the circumstances, was the worst possible thing he could have done. I think he realized that he was making a mistake in scuttling to cover. My vessel was just then out of dry-dock, and he was one of the thirty-odd passengers booked for Jamaica. He was down on the passenger list as Ybarra. He kept aloof from the other passengers, passing the desk a great deal in the evenings. I took him at first for an overworked business man, making the trip for his health. Something about his face, though, seemed familiar to me. At length I remembered. I had seen any number of pictures of him in the papers. I was sure he was Phillips. When we made port at Kingston, he didn't show himself on deck until the gang-planks were down, and then he hurried ashore.

"I forgot about him until six months or so later, when I came face to face with him here at Paraminta. I was on my way here, and I remember asking you who he was. You told me his name was Ybarra, and that he was a mining prospector."

"It comes back to me now," said Jacobson. "I think he told me that he had been working in Mexico and had got a touch of fever. Thought the sea air here might do him good. He looked pretty seedy at the time."

"Seedy?" I rejoined. "Well, rather! There was a shabby, down-at-heels aspect about him. It occurred to me that, if he had sequestered his share of the half million that had gone glimmering, he wasn't levying on it as yet very strongly. Next time I saw him was in Kingston. That must have been a year later. He came on board the *Belle-fair*, inland bank here to Paraminta. He was quite spruced up. I got acquainted with him a little. He told me that he had taken an option on a tract of land at Paraminta, and was going to start a plantation."

JACOBSON spoke abruptly:

"And so you've known who he was—all these years! I wish, though, you had told me."

"Why," I demurred, "I might have let it slip any time if our talk had happened to veer that way. I can't say I regarded it as a secret, exactly. At best, it was only a surmise on my part—seeing his picture in the papers, you know. It's quite possible that he wasn't Phillips—"

The consul thumped upon the desk as a signal to the Japanese to replenish our glasses.

"Ybarra was Phillips," he said shortly. "That New York party that put in here on that steam yacht was quite a jolt for him."

"So!" I exclaimed, suddenly sensing the turn matters had taken. "Well, I can imagine!"

"Oh," said Jacobson, "they didn't know Ybarra—or Phillips, rather. That is—well, let me tell you."

The swivel-chair in which he sat creaked as he swung his heavy body around into a more comfortable position. Through a break in the rattan screen which shut out the afternoon sun, a splotch of light filtered through upon the floor. Through a window on the opposite side of the room I could see the roof-tops of Paramintа and a turn of the white dusty road, edged with royal palms, that wound upward toward Señor Ybarra's estate.

"That party in the *Algonquin*—I was ready enough to believe that they had put in here on a treasure-hunt. You know how people will try it, off and on. There's something about the vision of chests of Spanish doubloons buried in the sand that some people can't resist. So when Professor Ambrose's party—you've heard of Professor Ambrose, of course?"

I nodded. When a man of wealth achieves distinction as a scientist, he is apt to be heard of. "The botanist," I answered.

"He's a humorist, too," went on Jacobson. The recollection seemed to tickle him. Then his brows contracted. "In one way, though, it was very far from being a joke. However—

"THE yacht put in here about noon one day in August. Beastly hot, of course—just like this. I naturally expected that the flag flying over this shack of mine would bring me a visit, and I prepared for callers. They came: Professor Ambrose, and his sister, a Mrs. Rutledge; the latter having avoirdupois tendencies like myself, and not relishing the heat any more than I do. What had tempted her to let herself in for a tropical cruise in midsummer, I couldn't imagine.

"The others were her niece, Eleanor Rutledge, a nice-looking girl of twenty-five or so, and a restless young chap named Marchant, a protégé of the professor's. At first I surmised a love affair between the two of them, but I was quite mistaken. Eleanor Rutledge hadn't eyes for any man except her uncle, who was trying to interest her in botany. Rather too bad, I thought. Then there was the captain of their yacht—Captain Seaville.

"I had Pepo squashing pineapples and serving *pâtes frias* all round. I apologized for the meager hospitality my narrow quarters permitted of, but I wanted them to feel that the consulate was entirely theirs, such as it was. I hoped they would make themselves at home. With twenty-four hours' leeway, I could offer them a dinner. Wouldn't they honor me on the following evening?

"They were very nice about it, I must say. They couldn't think of putting me to such a lot of trouble. Instead, wouldn't I dine with them on the *Algonquin*? But I insisted that they must let me entertain. So we agreed on lunch the next day at the consulate, and dinner at night on the yacht. Meanwhile I had expressed my surprise that they had ventured so far south in midsummer.

"'Oh, we've come treasure-hunting,' spoke up Professor Ambrose. He was a short, wiry little man, with a close-cut beard and beady black eyes. 'One can't be balked by the thermometer when it's a case of treasure-hunting on the Spanish Main, you know.'

"I grinned a sort of polite acquiescence. Then I noticed that the little professor was laughing at me. He explained that the treasure he was after was rare plants of some sort. The Twin Brother islands, lying off the mouth of the bay, were his objective. He wanted to do a little botanizing there. Presumed there would be no objection to poking about the shores of those islands, would there?

"Why, no, I thought out. The islands belonged to Señor Ybarra. No one ever set foot on them. They could probably be bought outright for fifty dollars gold, if any one wanted to acquire legal title to such worthless crumbs of the earth's surface. If they liked, I would mention to Señor Ybarra, as a matter of courtesy, that they wanted to explore the Twin Brothers.

"Or wouldn't they like to call on Señor Ybarra themselves, I suggested. They surely would want to visit Villa Nueva—the one show place Paramintа afforded—and the ruined monastery that crowned the hill behind it. I vouched for the cordiality of Señor Ybarra's welcome. They mustn't think him a haughty Spanish don, if his name did suggest it."

Jacobson thrust his hands into his trousers pockets and regarded me with a whimsical smile. "That, you see, was my little joke. I rather relished the surprise they would have in finding Ybarra, to all appearances, a well spoken young American like themselves. You see, I hadn't the faintest glimmer of an idea that his name wasn't Ybarra."

HE stopped abruptly, and went over to the doorway, where he stood for a moment, wiping his forehead with his handkerchief, and looking out across the bay, now a deep sapphire, flecked with bits of white where the water curled across the reefs.

"Beastly hot, isn't it?" he said over his shoulder. "Well, the party set out presently to do the town. It was well past four o'clock, and the sun was slanting pretty obliquely across the hills—no longer murderous, you know. I had suggested that they ascend the road leading to Villa Nueva and get the view of the bay, and call on Señor Ybarra if they found him at home. If he wasn't at home, they would be sure to find his overseer or manager of the estate—a very decent young fellow, and an American, who would show them about. I would have accompanied them myself, but I had some letters to get off by the fruiter that was sailing in an hour. Perhaps I would join them later.

"So they set off, Professor Ambrose and Mrs. Rutledge gradually falling back, Miss Rutledge and the two younger men going on ahead."

"How do you know that?" I interjected.

Jacobson smiled.

"You'll be putting that question to me more than once, Captain, before I've finished. But you'll see presently. Just listen. How Miss Rutledge got separated from her two companions, though, I can't say. Perhaps they had tried to view the bay after their climb, and the girl may have impulsively started on again by herself. At any rate, she was the first to set foot upon the grounds of Villa Nueva. Half way up that line of royal palms, she came upon Ybarra himself, superintending a couple of workmen at some job or other."

Jacobson's cigar had gone out, and he now discarded it to take up his pipe, crossing the room to get tobacco. With his back toward me as he filled the pipe from a canister, he suddenly shot a question at me:

"Captain Haskell, in your speculations about Phillips and that financial mess he fled from, did it ever occur to you that he might have left a sweetheart in New York?"

"Heavens!" I ejaculated. "You don't mean to tell me—not that girl? Not really?"

He turned, with the pipe in his lips, to observe the effect that his sinister question had evoked.

"I know I am telling this story very badly," he said in a meek apologetic tone.

"You aren't telling it at all," I retorted. "You're tempting me to imagine Phillips and that girl coming suddenly face to face after all these years of—well, what? Utter silence? Just as if the earth had swallowed him up?"

"Something like that," assented the consul. He came leisurely back to his chair, and it creaked sharply under his weight as he sat down. "There they were—the two of them—staring at each other, face to face, across that gap of five silent years. It seems that she had never doubted his honesty. Even his flight—without warning to her except for a short, despairing note, such as a suicide might pen in his last hour—had not shaken her belief in him. And, while she may have grieved that he had weakened under the strain and stress, her heart couldn't help finding excuses for the poor devil. As a matter of fact, I believe it wasn't his own hapless lot that goaded him to that crazy step, so much as his despairing realization that he had done not only for himself, but for her too. He couldn't ask her to share the stigma. He felt in honor bound to take himself out of her life, regardless of the damnable consequences to himself in the world's eyes."

"Of course you're not theorizing about all this?" I demanded sarcastically. "And do you want me to believe that Ybarra didn't carry away his share of that vanished half million," I went on ruthlessly—"that he was quite innocent, and had simply yielded to a romantic streak in his make-up? Is that it?"

Jacobson ignored the question.

"I suppose we've got to concede a certain weakness in Ybarra—I mean, in his going off as he did. That wouldn't alter the fact that he was completely in love with Eleanor Rutledge, would it? I suppose, in the sudden overwhelming moment of their meeting again, under those palms, where he was bossing those native workmen, things couldn't be explained in a jiffy—there was too much pressing for utterance. And they could have had at best only a fleeting minute or two, for young Marchant and the Captain were close on her heels. It was with real alarm that she saw them approaching, and turned passionately to him.

"'They mustn't know—and they won't know,' she said hurriedly. 'You see, we were all coming up here to call on you, Señor Ybarra—isn't that his name? I can't tell them who you are—not just now! What shall we do?'

"He had no time to debate so imminent a problem. In the whirl of the moment he did realize, however, that she had quite mistaken his presence there on the lawn at Villa Nueva. She had taken him for the young manager of the estate whom I had told them of. And he couldn't explain in two words his possession of Villa Nueva. He instantly snatched at the only subterfuge that suggested itself.

"'Just pretend that I'm Ybarra. It will be all right,' he said in low tones as her companions came up.

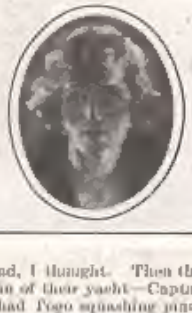
"She introduced them nervously as 'Señor Ybarra,' and surprise instantly shone in their faces, as Ybarra extended a cordial hand to them and a welcome in straight American fashion.

"'Well,' promptly blurted out Jimmy Marchant, 'that chunky consul of ours was right when he told us we needn't expect to find you a real Spanish don.'

"Ybarra laughed. 'No; my name is about the only thing Spanish about me, I fancy.'

"THEY stood there exchanging the usual polite phrases—Marchant volubly over the magnificent view of the bay far below them, and the spacious grounds of Villa Nueva, luxuriant in their wealth of tropical verdure. At Ybarra's invitation to tea, they moved toward the house.

"He had to reassure the girl with a covert glance in response to the uneasy interrogatory of her eyes. But it was suddenly clear to him that in this impersonation of himself he was practising a deception only upon her. He began to plan



"Her Own Business"

IT was her own—her father left it to her—a big, successful paper mill in a little New England town. One morning, to the surprise of the farm, and the consternation of her perfectly proper mother, she appeared at the office of the mill and announced that she had come to take charge. You are invited to meet Miss Elizabeth Farnum in her office next week, in the new serial by Freeman Tilden, "Her Own Business."

how he could manœuver his impromptu
o the party so that he could speak with
er alone. If he could once get the others
roperly disposed somewhere and occu-
ied with tea and biscuits—

"They mounted to the veranda, and
Ybarra gave orders in Spanish to the
ervant that appeared. A sudden shout
rom Marchant caused them all to turn.
The youth was waving his hand to Mrs.
Rutledge and Professor Ambrose, who
ad come into sight, leisurely toiling up
he avenue.

"'My uncle and aunt,' explained the
irl, as Ybarra looked toward her in in-
uisy inquiry. As he drew forward a
hair for her, she managed to whisper a
uestion:

"'Isn't this a very risky thing to do?'

"'The servants speak nothing but Span-
sh,' he muttered, 'and—well, I'm accus-
omed to give orders around here.'

SHE had taken off her straw hat, and
she gave it to him with a quick upward
mile as he bent down to take it. Their
ingers touched for an instant—a quiver-
ng, startled contact. He had a moment's
lose vision of her as he bent over her,
nhaling the faint perfume about her—
nd surveying her blond, girlish beauty,
ntensified in his eyes after those years of
eparation."

"Mrs. Rutledge and Professor Ambrose
ame up and were introduced. You see,
e had known the girl in New York; those
elatives of hers were Boston people. Tea
as brought out, and other refreshments,
Ybarra playing the host with a sort of
overish gayety. He was becoming more
nd more restive as he was forced to go
urther with the deception he was acting
efore her; and she was tense with fear
est at any moment his audacity might
ring exposure. Where was Señor
Ybarra? she wondered.

"The others, quite unaware of all this,
ere making a jovial party of it. If
Ybarra wasn't an American like them-
elves, he was as good as one. Mrs.
Rutledge's approval of him had been im-
mediate—and, likewise, of Villa Nueva,
which she went into superlatives over,
nd then archly scolded him for burying
imself—at his age—in such utter soli-
ude. He unwillingly found himself
rawn off into a sort of tête-à-tête with
er, while Miss Rutledge's eyes furtively
watched him and her ears strained to
atch his every word above Jimmy Mar-
hant's chatter at her side.

"'And you a bachelor,' was the further
ait which the artful Mrs. Rutledge had
peedily elicited and then pretended to
upreach him with. 'I dare say there are
aidens in Paraminto that are longing
o have the run of this delightful place.'

"To Ybarra, conscious of the girl's eyes
pon him, the colloquy was intolerable.
To end it, he abruptly invited them all
o come inside and inspect Villa Nueva.
They went through the large, darkened
ooms, dutifully admiring the strange,
exotic richness of the interior." Jacobsen
hrugged his shoulders with a suggestion
f disdain. "The lavishness of Ybarra's
xpenditure was evident, and yet to me
he whole complex and gorgeous ensemble
lways seemed to have balked somehow
ts owner's purpose. I can't describe it,
xactly—it was as if a sense of frustrated
ffort were present everywhere.

"In the library Ybarra managed to drop
word to Miss Rutledge. Presently she
lipped away from the others, and went
ut on the veranda, waiting for him.

"The library, however, had its fascina-
ion for Professor Ambrose, and there the
arty stuck. The professor dominated in
he talk now, and from books the subject
urned to botany and the mission of the
Alpenguin in tropic waters. Professor
Ambrose broached the trip of exploration
o the Twin Brother islands, and essayed
hat little pleasantry of his.

"'We've come treasure-hunting, if we
ay trust our secret to you,' he said to
Ybarra. 'And I have reason to believe
hat those islands of yours may yield
omething worth hunting for.'

"'Oh, yes,' agreed Ybarra vaguely. 'Al-
most every cove and stretch of sand along
his coast has got a legend of that sort
ttached to it. You could dig almost any-
where; but of course you're welcome to
try the Twin Brothers if you like.'

"Professor Ambrose laughed outright at
the success of his jest. It tickled him im-
mensely that Ybarra should have misun-
derstood.

"'You see,' Jacobsen explained to me
carefully, 'to the professor the greatest
treasure the Spanish Main could disgorge
would be a new species of some insignifi-
cant plant. And, with his enthusiasm for
his science, it was to him in reality a
treasure hunt. He had simply got into
the habit of expressing it in terms of
buried doubloons, so that the ordinary
lay mind might grasp what it meant to
him."

"A figure of speech," I suggested.

"Yes, but such metaphors are pretty
likely to be misinterpreted down here. If
the *comandante* had got wind of that
metaphor, Professor Ambrose would have
had spies around him like a cloud of mos-
quitoes at every step on that innocent
botanizing excursion. However, let that
pass. When I came up to the house—"

"You?" I exclaimed.

"Yes," said Jacobsen. "You see, I had
made short work of my mail, and set out
after them. I was by no means certain
that they would find Ybarra at home, and
in any case— Well, when I came up to
the house I saw the girl seated alone on
the veranda. The sun was nothing but a
red ball, slipping down behind the Para-
minton hills, their great green flanks dark-
ening in the shadow. The white mass of
Villa Nueva had begun to take on a faint,
luminous glow in the approaching dusk.

"I turned my back on her and went over to the door. I felt that some sort of privacy should be hers at that moment—the latter demanded it."

"THE girl was sitting very still, one hand
under her chin, looking out across the
distant bay. My step on the veranda
startled her, but she smiled when she
recognized me—a slow, indescribable
smile that seemed to struggle to overcome
some reluctance of her lips. Without
stirring in her chair, she offered me her
hand. Something in her action gave me
a queer impression; it was as if she were
sitting there exhausted after some unusual
physical effort. Her eyes, however,
shone like stars.

"'So,' I began, 'you found your way
to Villa Nueva. And the others?'

"Her head, with the slightest percep-
tible motion, indicated their presence
indoors.

"'Then you found Señor Ybarra at
home?' I went on.

"I could see the quick tension go over
her muscles as she straightened up sud-
denly and turned upon me a look almost
of alarm. She instinctively darted a look
toward the doorway, where at any mo-
ment she was expecting her lover to ap-
pear. And just then he did appear. He
had managed to elude his guests at last,
and he came swiftly out, stopping short
at the sight of me.

"'Ah, there's Ybarra now,' I said, get-
ting to my feet.

"He must have caught my words.
He stood a moment uncertainly, then
came forward with an uneasy air.

"'Hallo, Jacobsen, how are you?' he
greeted me.

"I was suddenly aware that the girl had
risen to her feet.

"'You—Ybarra!' came her words,
almost in a gasp.

"He visibly paled, shot a look at me,
and braced himself for the single word of
his answer:

"'Yes!'

"Then all this'—her arm in a sharp
gesture indicated Villa Nueva and its
domain—'all this is *yours*?'

"'Yes,' he said again shortly, and
frowned. 'You mustn't think—'

He was laboring under some constraint
—my presence there, of course. The girl,
amazed, seemed to shrink and draw her-
self together, standing speechless, frozen
—that startled look of wonderment giving

place slowly to a look of horror. And as the three of us stood there, seemingly riveted forever to that spot, the first gust of the night wind—like a chilling sigh—swept over us.

"I wanted to bolt outright from the spot—take myself out of a situation of which I comprehended nothing but that I was an embarrassment to them both. Just then Professor Ambrose and the others came out on the porch, in a wake of talk and laughter."

JACOBSON broke off with a sigh, and got up stiffly from the desk to lean against the edge of it, while his face betrayed his utter disgust.

"That," he said, relapsing into his favorite vernacular, "that is how I spilled the beans." For emphasis he thumped a paper-weight upon the desk.

"Well, naturally," I reflected aloud, "But it would have come to the same thing, anyway. Did Ybarra think he could keep up that preposterous farce before her forever? She would be certain to find out—"

Puffing at my cigar, I thought to myself that if ever a man's guilt confronted him in all its enormity,—its gross, physical embodiment,—so Villa Nueva, that colossal pile, must have risen up between Ybarra and that girl—a hideous telltale of his crime. One didn't casually fall owner to places like Villa Nueva, or achieve them overnight, as a captain of industry might have done elsewhere. Parnassus wasn't Pittsburgh.

"Tell me," I said aloud, "You seem to know this thing down to the most intimate detail. Did Ybarra try to brazen it out before her? What *could* he say?"

"There wasn't time to say anything," replied Jacobson. "Twilight had taken them quite unawares, so that the whole party made a rush for it to be gone. Mrs. Rutledge was fidgety to get back to their vessel before it was actually dark. There was a jumble of lusty farewells, and invitations to Ybarra to call on them aboard the vessel, during all of which, I noticed, Eleanor Rutledge didn't speak a word. She stood a little apart from the others, stunned, inarticulate, regarding Ybarra with a cold, impenetrable gaze.

"But she did speak finally. As the party moved down the steps, she turned and said, 'Good night—*Señor Ybarra*.' There was a fine, scornful accent in those words as she flung the name at him—so fine that it quite escaped every one but him.

"I remember he stood dumbly looking after us as we moved down the avenue until, in the dusk and distance, he seemed like a white spector, rigid and motionless, on the veranda where we had left him—in very truth, the wraith of his former self."

Togo, who had silently appeared at the door,—in response to that thump which Jacobson had given the paper-weight,—now attracted the consul's attention.

"No, I didn't call you," said Jacobson, looking around. "Unless, Captain, you will have another drink? No? Well, then— I was quite mystified, as you can imagine, by that little scene on the veranda of Villa Nueva; but I had little chance to puzzle over it as I walked back, with Mrs. Rutledge on one side of me and young Marchant on the other, between the verbal fire of them both. The girl was ahead with her uncle, holding his arm, and very silent. I was prepared, when necessary, to give her a reassuring look. I wanted her to feel that I was not curious, and that, whatever had happened, it was buried in a tomb, so far as I was concerned.

"I went with them to the wharf, where their launch was waiting, and in the general confusion of embarking, the girl abruptly turned to me. Our eyes met, and somehow, on the instant, an understanding seemed to establish itself between us. Perhaps she thought she could trust me. We were not quite beyond the hearing of the others, so she spoke softly:

"'Has Señor Ybarra lived here very long?'

"'Four or five years,' I answered.

"'He must be very rich,' she said thoughtfully—and then: 'He has been in business here?'

"'In business!' I echoed. 'Señor Ybarra!' The astonishment in my tone was all the answer I could give her, for we were interrupted. The others were waiting for her. With a little nod and a quiet 'Thank you,' she took her place in the launch.

"I said I was mystified. Well, I was more so when, about nine o'clock that night, Ybarra bolted into my bungalow, quite unceremoniously for him. In the lamplight as he faced me over my desk, he seemed to have aged. He didn't explain anything. He abruptly wanted to know if he could get himself rowed out to the *Algonquin*. It was a strange request to make at that hour. He went on to say that it was extremely important. Couldn't a boat be got somewhere? He was in such a stew about it that I started out with him to see what could be done.

"By a stroke of luck, the *Algonquin's* motor-launch was alongside the jetty. The chief steward had come ashore on some errand. Within a few minutes he reappeared, and consented to take us back with him. It was a trim and speedy little craft, with a quick, throaty 'putt-putt,' that shot us out into the night and brought up under the accommodation ladder of the *Algonquin* in less than no time.

"'I'll wait here for you,' I said to Ybarra.

"He stared at me for a moment, as if unable to comprehend what I had said. Then he shook his head. 'No; you must come along,' he insisted, gripping my arm fiercely.

"He was so strangely wrought up that I thought best to humor him. 'Well,' I yielded, 'you'*ll* have to do the explaining.'

"'That's what I've come to do,' he muttered almost under his breath, and as we mounted the accommodation ladder his hand, clutching the rail, trembled visibly.

"I MUST say, though, he had himself under superb control when we were ushered aft to where Professor Ambrose and the others were assembled. They were coolly gathered about a card-table, and in the sharp glow of light from the bull's-eyes in the side of the deck-house the red and black spots of the scattered cards were vivid against the green baize cloth. In the general shifting of chairs, as Ybarra stepped forward, I noticed Miss Rutledge softly withdraw to the rail of the vessel, where she remained standing a little apart.

"Ybarra was already apologizing for the intrusion. He never ventured a glance toward the girl in the shadow by the rail, but shot his words straight at Professor Ambrose.

"'You'll doubtless think this might have been deferred until to-morrow,' he was saying. 'But it has greatly troubled me. I should have told you at once this afternoon—been quite frank with you at the outset. It's quite useless for you to try the Twin Brother islands. Treasure-hunters have been over them before. There was a hoard buried there,—they were on the right track,—but it's there no longer. I found it myself—four years ago.'

"'But, Señor Ybarra!' exclaimed Professor Ambrose bewilderedly, getting to his feet.

"Ybarra, however, overbore him impatiently. He was very pale, his fingers clutching at the hat in his hands, while I stood watching him, completely stupefied, with not the faintest idea that what he was rattling off to Professor Ambrose was in reality his plea, his desperate appeal, to the silent, cold-faced girl aloof by the rail.

"'I've never told a soul—didn't dare to,' he went on. 'The government, if they once knew, would have robbed me of it sooner or later, by one means or another. But I found it. I hadn't really a penny in the world at the time. I got it away little by little—into safe places. Then I bought Villa Nueva. But I had to pretend that I had been rich all the time—that it was no sudden turn of fortune. When you told me you wanted to search the Twin Brother islands, I knew what you were after. But I couldn't let you go ahead with that fruitless quest. I had to play fair with you—trust my secret to you. I should have done so this afternoon'—his glance momentarily was upon the girl in the shadows—'told you the truth at once—incredible as it might seem—'

"'Why, this is the most extraordinary thing I ever heard!' exclaimed Professor Ambrose. 'But, Señor Ybarra, I was only joking. The treasure I'm after is plants—botanical specimens. Don't you understand?'

"The sudden silence that followed was harshly broken by Jimmy Marchant's bolsterous laugh.

"'Your jokes, Wilbur,' observed Mrs. Rutledge severely to the professor, 'are sometimes decidedly out of place.'

"Ybarra, jarred by Marchant's laughter, as the truth of the situation broke upon him, looked foolishly down at his hat. I felt ridiculous myself, butting out to that yacht at that time of night to listen to that incredible but perfectly needless confession of Ybarra's, forced from him by a silly joke. One couldn't blame young Marchant for his laughter. It was all so useless, and so absurd.

"'Oh, well, then, it's all right,' Ybarra managed to stammer, while Professor Ambrose struggled with his chagrin.

"'But, Ybarra,' Jimmy Marchant, scenting a tale, put in eagerly, 'tell us about it, won't you?'

"Ybarra only shook his head. He was too stunned and shamed. The situation was intolerable. Eager as he had been to go out to the *Algonquin*, his one thought now seemed to be to turn his back and escape from that miserable fiasco.

"'I can't tell you all that—not to-night. And I want you to know how sorry I am to have intruded this way—'

"'Indeed, no. It *is* I that should apologize,' protested Professor Ambrose.

"He started forward as Ybarra clutched my arm and tried to drag me away. There were protests at our leaving, but Ybarra was obdurate. He began to stammer good nights and shaking hands all around. Venturing at last a glance toward the girl standing in the shadow by the rail, he took a step forward.

"'Good night—Señor Ybarra,' came the same crisp, scornful words that I had heard her speak in the afternoon—halting him where he stood.

"His head seemed to drop forward. He converted the movement awkwardly into a bow, and, turning, groped almost blindly for my arm. I had to help him down the ladder to the launch. He seemed completely done up.

"WE didn't speak a word while we were being whisked back to shore. He sat with his head buried in his hands, looking dejectedly at the bottom of the boat. When we were on land, and I was again piloting his steps, he suddenly stopped short and demanded of me savagely:

"'Don't you think I'm telling the truth? Doesn't it *sound* like the truth?'

"I was startled by the fierceness of his tone, in which I detected a desperate entreaty.

"'Do you think that any of them'—he jerked his hand toward the vessel in the bay—'would think I wasn't telling the truth?'

"'Nonsense, Ybarra,' I tried to soothe him. 'What earthly reason could they have for not believing you?'

"'Well, if I hadn't been quite frank—quite honest before this—' He seemed to be conjuring up some hypothetical situation to torture himself with. 'It might seem like a desperate attempt to account for—for owning Villa Nueva.' He burst out with a bitter laugh. 'Finding a pirate's hoard buried two or three hundred years ago! Oh, that *is* likely, isn't it?' He shook away roughly from my arm, and stalked rapidly ahead.

"I pondered over his strange words and his stranger behavior. I couldn't imagine why he should feel called upon to defend his lawful title to Villa Nueva. Nobody had questioned it. And, in any case, it was nobody's business but his own. This treasure business, though—had he gone clean out of his head? But if he had really had the incredible good luck to stumble upon that sort of a gold mine, I couldn't see why he need be so apologetic about it.

"He waited for me to catch up with him, and then, quite without my suggesting it, he started in to tell me the story of his find on the Twin Brother islands—pouring it into my ears to the last detail. He seemed determined to vindicate himself—to me, if to no one else—by the sheer minuteness and exactitude of that recital. For, I soon perceived, he no longer had the least scintilla of actual proof to bolster up his story. He hadn't a vestige of material evidence except Villa Nueva itself, which was so vast a proof as to be no proof at all. That was the irony of it.

"He had been so careful, fearing discovery at the time, that he had gone to extraordinary lengths to escape the most cunning detection, either then or later. The gold—it was practically all in Spanish doubloons and French *louis d'or*—he had melted down a little at a time. Then he had disposed of the bars—one or two at a time—here and there, in all sorts of places, from Panama to Vera Cruz. Then he had quietly opened bank accounts at Kingston, Jamaica, and other places—quite modest affairs, and they had slowly grown in size. He had accomplished the whole business with such a painstaking hand that it was absolutely impossible now to go back and seize upon a single step in his methodical operation, and tender it as evidence of his treasure find. He didn't have so much as a single gold doubloon to hold up before incredulous eyes. He had only bank accounts and investments. And as for the hole on one of the Twin Brother islands where he had exhumed his treasure, the sands had drifted in and filled that long ago.

"But I haven't the least doubt he was telling the truth. Did you ever hear of De Costa—that chap in Havana that got hold of an old mutilated parchment recording the location of a treasure hoard buried on these coasts? Everybody said

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A Grocer's $1 Idea

THE big department-store maintains a staff of high-priced men to expend their ingenuity in devising new schemes for attracting patronage and adding to profits. The little store is too often content to plod along, merely taking what trade happens to come to it.

While on an automobile trip through New England last summer, we stopped at a small grocery store to buy crackers. "If you would like to buy canned goods," suggested the young proprietor, "I will heat and serve them to you without extra charge." This sounded attractive, and so we purchased soup, baked beans, and peas. By a window at the rear of the store was a table neatly covered with oil-cloth and set with inexpensive crockery and "silver." In a short time our food was before us, steaming hot.

As we ate we questioned the grocer, and learned that many people found it necessary to "wait over" trains at the little station not far away. So he decided that he would offer to heat and serve canned goods to purchasers, should they desire. The necessary "apparatus" was inexpensive,—simply a small oil-stove, a table, knives, forks, spoons, crockery, and paper napkins,—and his frequent customers proved that his idea was a good one. It struck us that this could be carried out by many small grocers in country places, as the outlay for the venture is so small.

L. L., Philadelphia.

What Big Men Tell Me About Success

By B. C. FORBES

IN the past twelve months Mr. Forbes has talked with the fifty richest and most influential men in this country, in the preparation of a series of articles called "Makers of America." We said to him: "Put into a single article some of the more important requisites for success as brought out in your conversation with these big men." So he did.

ALMOST every man who has reached the top of the ladder, when I have asked him how he did it, has laid stress upon the necessity, not only of working hard, but of living most frugally in order to accumulate a little capital. While it is often said, and not challenged, that "brains are more important than capital," it is nevertheless true that without some capital it is usually impossible for a man to start a business of his own. The ambitious young fellow who has saved $1000 or $10,000 will find a bank responsive to a request for credit, whereas another young man of equal capacity, but without a cent, will be given the cold shoulder. Bankers help only those who have shown that they can help themselves.

Any man who has failed to accumulate even a modest sum is hardly apt to be trusted with larger sums of other people's money.

John D. Rockefeller first saved a few hundred dollars, and then started out to borrow every cent he could from bankers and others. Andrew Carnegie took a similar course. His first investment amounted to $500, and his mother had to raise part of the sum by mortgaging the house their thrift had enabled them to purchase. To save earfare, H. P. Davison, to-day the most notable partner of the firm of J. P. Morgan & Company, used to walk ten miles daily through the streets of New York to and from the bank where he got his start. H. C. Frick, now among the half dozen richest men in America, lived in one small room of a miner's cottage when he was first winning his spurs as a capitalist in the coke regions of Pennsylvania. Julius Rosenwald, multimillionaire president of Sears, Roebuck & Company of Chicago, peddled all sorts of odds and ends when he was a lad, such was his determination to acquire a little capital to start in business.

Perhaps the highest salaried man in America a year ago was one whose name was unknown to the public. One morning, however, the public woke up to find him famous. His name was blazoned on house-tops, on meadow bill-boards, in railroad cars, in subway "ads," in every newspaper throughout the width and breadth of the land. "Wilson & Company" read the black type, with, below, "Successors to Sulzberger Sons & Company."

Thomas E. Wilson, the man strong enough to have the name of one of Chicago's leading old-established packing concerns sunk in favor of his, is fitted to discuss our subject; for he has done big things, not only in Chicago and New York, but in scores of other towns where he personally established branches, often in the face of bitter opposition.

Mr. Wilson began as a clerk with Morris & Company, climbed step by step to the presidency of that great enterprise, and then secured control of Sulzberger Sons & Company—all in the space of thirty years. He is regarded as the most aggressive force in the packing industry to-day.

"The fellow who can make good in Chicago can make good in New York or anywhere else," said Mr. Wilson—who is a picture of happiness, force, and health.

"No; I have not found it necessary to be more conventional in dealing with New York financial and business men than with those in Chicago or farther west. A man needs simply to be himself—but always at his best, always burning with the conviction that what he is doing at the moment is the most important thing in the world for him to do well.

"As soon as a fellow begins to think or say, 'Well, I have done so-and-so; I have done pretty well; I have made my mark and am going to take it a bit easier'—the moment a fellow says that, or feels that way, he begins to slide backwards.

"No man can stake his future on the past. He must stake it on the present. He must look forward, not backward.

"Push and energy win success. A man, too, must have confidence in himself. He must be ready to tackle any responsibility and give to it every ounce of his ability.

"I'm no wonder—don't get that impression for a moment. My whole success is probably due to the fact that I enjoyed my work, kept at it industriously year after year, and never flinched to tackle a job, no matter how difficult or how great the responsibility involved.

"Success depends on the man, not his locality."

The most powerful figure the tobacco world has ever known, James B. Duke, decided that to reach the topmost rung in the ladder he must migrate from Durham, North Carolina, to New York City. His father, then senior member in the Duke tobacco firm, opposed venturing so far from home. Weren't they making lots of money with their big Durham factory? A factory in New York might prove a failure.

But young Duke was a man of infinite will power and driving force. New York was not only the largest city in the United States, but the leading port—and he had dreams of world conquest. So he insisted on invading New York. Although his income soon rose to $50,000 a year, he lived on $500 a year, put back every possible penny into the business, expanded enormously, formed the Tobacco Trust, and sold the Duke enterprise to it for $7,500,000, crossed the Atlantic and invaded England, waged a terrific trade war against the combined forces of Britain's aristocratic tobacco interests, won—and became the undisputed king of the tobacco world. When I talked with Mr. Duke on this subject he defined the constituents of success in few words—he is not a talkative man, and until I warmed my way into his office he had never granted any newspaper man a similar interview.

"When young men ask me how to succeed, I tell them: 'Pick out any business, it doesn't matter much which, provided you can learn to love it better than anything else in your life. Then all you need is determination, self-confidence, pluck, application. Stick-to-it-iveness is more important than an abnormal amount of brains. Don't spend money on yourself until you no longer need it to expand your business.' Any young man willing to pay the price can rise to success."

The head of the world's largest dry-goods business, John G. Shedd, president of Marshall Field & Company of Chicago, attaches importance to environment. That is, while a man may possess "success qualities," he is not likely to attain the highest success unless he goes where opportunities for such success are most plentiful. Mr. Shedd was born and brought up on a farm in New Hampshire; but, not liking farm labor, he got a job in a village store.

"After I had learned the business in New Hampshire and Vermont, I decided," said Mr. Shedd, "that the field there was limited. I felt that I would like to try bigger things. So I set out for Chicago. My first move was to find out which was the *best* store in the city; and, luckily, the best store was also the *biggest*, I discovered. I went to see Marshall Field, and when he asked me what I could do, I told him I could sell anything of any kind or character that was for sale. He engaged me.

"There are more opportunities for achieving success under the modern system of doing business than there were when business was all done in a small way. Now in our store there are many positions paying from $10,000 to $50,000 a year.

"The salary is here for the man able to earn it. It is all a question of efficiency."

Villages and country towns are excellent training-schools, Mr. Shedd admits, but young men of ability and abnormal *industry*—this is very important—can not become so very much more important than their surroundings. Marshall Field could never have become a merchant prince doing millions of dollars' worth of business had he located and remained in some obscure town. Huge steamers can not be run in trickling mountain streams; the place for them is the ocean.

Many roads lead to success—if followed persistently and doggedly. But one man can travel only one of the roads.

That is the advice that E. C. Simmons of St. Louis, the largest hardware maker and seller in the world, urges upon every young man who is anxious to "arrive."

"The lesson many a young man needs to-day," said Mr. Simmons, "is to persevere and stick to the business he has adopted and finds congenial. It is fatal to success to dodge around, trying first to be a dry-goods man, then an automobile salesman, next a chiropodist, and finally an osteopath. Strength lies in concentration. Once a youth or young man has chosen his line of business, he should devote all his energy and strength and will power to develop it. The fellow who gives up first one thing and then another has in time the word 'failure' branded on his brow."

Mr. Simmons has proved, by his own career, that success to even the biggest way can be attained outside of the two or three largest cities of the country. He started as an errand boy in a St. Louis hardware store when that city had only 25,000 population. To-day the Simmons Hardware Company alone, in its various plants, supports that number of human beings. He says he did it by sticking to one line of business—by choosing one path and following it without deviation. His life work—he is seventy-seven, but still active—has made St. Louis the greatest hardware center on earth. Mr. Simmons is the man President Wilson wanted to accept the Governorship of the new Federal Reserve Board in 1914.

At twenty-one George M. Reynolds, then an ambitious bank clerk in a small town in Iowa, went to Kansas City with drafts enough in his pocket to open a bank. He looked over the whole situation carefully, but decided that he was either too late or too early—too late to benefit from a recent great influx of people from the East who had spent most of their money, and too early for the prosperity that would come later from the tilling of the soil. He returned the funds he had borrowed, and didn't open any bank. Instead, he went into the farm-loan business in Hastings, Nebraska, and by and by progressed, first to Des Moines, and finally to Chicago. To-day he is president of the largest bank in Chicago.

All offers of New York financiers to bring him to the East he has refused. I asked him why.

"Because," he replied, "I regard Chicago as the greatest productive center in the world. Besides, I am of the West, and I love it and its people."

Here is another instance of an able, progressive young man first winning his spurs in smaller places, then studying prospects in larger fields and moving to the center that appealed to him as possessing the best possibilities.

Population and productivity have more to do with chances for success than have latitude and longitude, Mr. Reynolds holds. People and business, many of them and much of it, are essential to the building up of a financial institution of the first magnitude.

"What," I asked Mr. Reynolds, "are the qualities the right man possesses?"

"The warp and woof of success," he replied with deliberation, "may be summed up in this way: 'Character, which stands for honesty, good deportment, good purposes, and fair dealing.

"Industry of the kind that means willingness to work whatever number of hours may be necessary to complete the daily requirement—the bending to one's task with an eye on the welfare of the employer rather than on the clock.

"Patience, which, taking its example from nature, soon learns that what you would reap you must also sow, and, furthermore, that it takes time for the crop to grow and ripen—a patience that makes one wait for his reward until the harvest of his efforts has been garnered.

"Personality. This quality likewise embraces many other desirable qualities, such as neatness, cheerfulness, affability, courtesy, alertness, intelligence, and last, but not least, the knowledge of the science of human nature and the ability to apply it in a practical way.

"All these qualities woven into one fabric spell efficiency, and efficiency spells accomplishment in whatever line of endeavor one may be engaged."

Other men interviewed also emphasized that success seeds take years to ripen, and that young men must not expect to reap immediately what they have sown. The right kind of seeds, however, will germinate anywhere.

"I HAVE NO TIME TO READ"

All Right—We'll Do Your Reading for You. $300 Worth of New Books and Magazines Are Read Every Week for These Two Pages

From Our portrait by J. S. Sargent, R. A.

Lord Cowdray's army of aviation is almost as large as the British standing army before the war—100,000 men.

THE FIRST AIR MINISTER

AIRMEN have become as necessary as soldiers and sailors, and there are so many thousands of them now that they form a whole division of the British army. Lord Cowdray is the first to hold a new kind of position—that of Air Minister.

Before becoming a peer and Air Minister, Lord Cowdray was Sir Weetman Pearson, and only a multimillionaire contractor. He built the harbor works at Dover, the tunnels under the Thames, the Southampton docks, and the four tubes under the East River in New York. As a plain business man he was so competent that when he turned his attention to Mexican oil-wells even the Standard Oil lost money.

For these accomplishments King George made him a peer and let him buy Cowdray Park, consisting of 14,000 well kept acres, as an ancestral seat. In its forests Queen Elizabeth used to shoot at deer with an cross-bow.

SURVEYING THE FIRST RAILROAD TO THE COAST

WHAT the discovery of a route to America was in the life of Columbus, the survey for a railroad to the unknown Pacific coast was in the life of Colonel John Frémont, U. S. A. It was his most ambitious dream. Frémont had already made three exploring expeditions for the government to the far West before, in October, 1848, at the age of thirty-two, he left Missouri for a fourth attempt. An account of this fourth expedition is given by F. S. Dellenbaugh in *Frémont and '49* (G. P. Putnam's Sons).

Although Frémont had been warned not to attempt a passage over the Rockies in winter, he insisted on doing so, that he might learn the worst obstacles existing for a railroad. It was December when, with his mules freezing at 20° below zero, and his men fighting for breath at an altitude of 12,000 feet, he struggled over the ridge of the great San Juan range.

"At times a mule would drop under his pack and freeze to death," says the author. "The surviving mules began to eat the pack ropes and the rawhide lariats till nothing was left to tie them with and to prevent their wild wandering about in search of food. They ate the blankets put over them at night; they ate the pads and rigging off the pack saddles; they ate each other's manes and tails; and then began to eat the blankets covering the men. They became like ravenous wolves."

On Christmas day Frémont sent four of his men to the little settlement of Taos to secure mules and provisions. He expected them back in sixteen days. But the date set for their return passed with no word from the rescue party. Had they been destroyed by Indians?

At last Frémont and four men started for Taos, with instructions that if he was not back in four days with provisions, the rest of the party were to try to follow him. Seven days instead of four the party waited. Then they set out after him. Their provisions consisted of a handful of sugar for each man, some candles and rawhide. With this miserable supply they began their terrible march down the Rio Grande on the surface of the ice. One of the men begged to be shot. When he was refused, he turned back to die. Another lay down, never to get up again. A third wandered off, insane. More died, and those who lived became snow-blind.

On the third day a shout was heard in the distance. Frémont, who with the aid of an Indian had found his way to Taos, had sent back one of his companions with provisions. The rescuer came none too soon. He found the party scattered. He saved one man, sitting snow-blind and weak by a fire. He came too late to another, who had just died. He found two more, devoted friends, both dead, one in the act of making a fire.

Of the first rescue party that Frémont had sent ahead to find Taos, one had died, and it is said that the others had resorted to cannibalism.

By February the survivors were all sheltered with Kit Carson in Taos. Thirteen men in all had lost their lives, and Frémont had not been able to make his survey. This he did, however, in spite of more starvation and freezing, on a fifth terrific but less disastrous expedition.

Photograph of Taos, New Mexico

When Frémont was trying to get to this place it cost him thirteen men, any number of perfectly good mules, and a whole winter of freezing and starvation. Now all you have to do is get off the Denver & Rio Grande Railroad and turn to the left.

ARE COLLEGE MEN GOOD BUSINESS MEN?

IF your son has a bent for business, is he wasting time to go to college? President Harry Pratt Judson of the University of Chicago thinks not.

The four great necessities for success in a business man, he says in *The Higher Education as a Training for Business* (University of Chicago Press), are industry, knowledge, acute intelligence, reliability.

A college student is industrious. He must work hard and play hard, and do both systematically. The well trained college man has to keep at a thing till he masters it, which is the best habit a business man can have.

A college student, no matter how unwillingly, absorbs knowledge. While literature, history, and other so-called "useless" studies are not the most important part of college training, at least a business man will be no worse a business man for knowing them.

He can sell a hundred feet of waterfront just as well, perhaps better, if he knows how many feet there are in a line of Browning.

As for the social sciences of economics and government and the material sciences of biology and chemistry, they have a practical business value.

True, intimacy with triploblastic-coelomate animals would not help a man to manufacture collars, unless he had acquired the technique of the collar business; but, having acquired it, he would be a better manufacturer for his acquaintanceship with triploblastic-coelomate animals.

A college student must have an acute mind. No matter if he has obtained it only by daily practice in hoodwinking a professor, he has at least learned to think quickly, accurately, and to see a point at once.

"Knowledge may be power, but a disciplined mind is powerful," says the author. "It is this trained alertness of mind which business needs. The college man has ready command of the tool which every business man must use—his head."

A college man must be reliable. Students do not tolerate sloans. He is ostracized if he does not develop that respect for his word which is the foundation of business solidity.

Finally, says President Judson, a higher education fits a business man for society at large.

"It makes him more than a business man. A highly educated man is many-sided. He is at home everywhere. He is not provincial, but cosmopolitan. He is a citizen of the world."

WILL HE SING IN THE TRENCHES?

Photograph from Bain News Service

This is not the Prince of Wales, nor the Czarevitch, nor the only son of the King of Bavaria, nor Vincent Astor. It is Rudolph, the eldest son of Carmen. He has been called to the Italian colors, and after six months' training he hopes to win a place in the Austrian trenches.

EAT CRUSTS AND KEEP YOUR TEETH

IF we would keep our teeth we must improve their circulation (yes, teeth have circulation) and that of our gums. The disease of pyorrhea is due to modern methods of living and modern cooking, says Dr. C. M. Cobb in the Boston *Medical and Surgical Journal*.

"Our ancestors lived upon coarser food and used their teeth to masticate their food rather than as ornaments. Modern cooking prepares food in such a way that the average individual does not see the necessity of masticating. If he does use his teeth for that purpose, he does it as a part of some cult. The consequence of this is that the teeth are not properly nourished; the circulation in the gums is poor, and the gums are not able to resist disease."

Therefore, exercise your gums. Put them through morning calisthenics with a tooth-brush, which is as valuable for them as it is for the teeth. Give them an osteopathic treatment by eating dry crusts.

NOT AFRAID TO DIE

WHEN the sentence of death has been pronounced upon a man—that is a time when his greatness or his littleness comes out. Charlotte Eaton, in *A Last Memory of Robert Louis Stevenson* (Thomas Y. Crowell Company), tells of meeting him after he had completed his plans to go to Samoa, where, as he well knew, his life could go on only a little while.

He was, to all outward appearances, happy. He joked and talked of many things—of his work, saying that "Dr. Jekyll and Mr. Hyde" was the "worst thing I ever wrote."

"He regretted leaving the haunts of men, he told us, particularly the separation from his friends, which was satisfactory, coming as it did from the man who coined the truism that the way to have a friend is to be one.

"We knew that the parting would be a life-long one and that we would never look upon his like again. This regret each knew to be uppermost in the mind of the others; but when the good-byes began we made no sign that it was to be more than the absence of a day."

And Stevenson himself refused to admit any note of sadness.

"'What was civilization, anyway,' he said, 'to one who nestled only sunshine and singing?'

"Thus to no other than a tone of pleasantry did he refer to his condition; and I never have seen a face or heard a voice so exempt from bitterness."

He was not afraid to die. This was his fighting chance.

"And," he said, "a fellow has to die fighting, you know."

HOW TO APPROACH A PROSPECTIVE EMPLOYER

SINCE looking for a job is one of the most unpleasant and anxious experiences that people have to go through, *Selling Your Services* (Sales Service Company) ought to be a guide and a comfort to any one who is following up "want ads." When you finally get an interview with your prospective boss, says this Baedeker to Business—

Do not wear loud clothes.

Do not walk into a private office with your hat on.

Do not walk into an office with a cigar, a cigarette, or a pipe in your mouth or hand.

Do not put your hat on the executive's desk.

Do not try to hand him a cigar.

Do not try to do all the talking—be a responsive listener.

Do not bring up purely personal matters.

Do not knock your present or past employers. Speak well of them.

Do not let the interview grow stale. When you feel that you have gone as far as you can toward closing the deal, get out.

There is also a chapter of rules for writing the first letter of application:

Do not start your letter with the statement that you have read the advertisement and that it interests you. The employer knows you read the advertisement; otherwise you would not have applied.

Do not make statements like this: 'There is scarcely anything in the nature of bookkeeping and accounting problems of to-day of which I am not master.'

Do not use longhand. Typewriting is inexpensive.

Do not use social note paper.

Do not write that you are not interested in salary if the prospects are bright. Executives are not looking for 'something for nothing' offers.

Do not make any flippant, bombastic, or studied, clever remarks.

Do not talk about your family.

Do not specify your personal habits, such as smoking, chewing, and drinking. The average employer has at least one of these habits. Take no chance of stepping on his toes.

TAKING CARE OF A SICK CHILD AT HOME

A mother needn't send her very sick child to the hospital if she knows that a germicidal nursery can be made from a sunny room at the top of the house, an iron bed, a bare floor, and a few other simple things.

EVEN a very sick child, with a long illness like scarlet fever or typhoid, may be nursed at home and by his mother, writes Emelyn L. Coolidge, M.D., in *The Home Care of Sick Children* (D. Appleton & Company).

"Great care should be taken that the room is suitable. It should be situated at the top of the house, as germs fly upward, and it will therefore be much easier to prevent others from taking the disease; it should be on the sunny side of the house, and large enough to be well ventilated. If possible there should be an open fireplace in the room, as this greatly aids ventilation and is convenient for burning cotton and other small articles which it is not safe to take from the sick-room. In winter it is very convenient to have window-boards with holes bored into them to regulate the air in the room; in summer there should be screens in the windows.

"The child's bed should be placed so that he does not have to lie and stare at the direct light. Plenty of sunshine should be admitted to the room, but his eyes should be protected from the glare. There should be no carpet on the floor; it should be of hardwood or linoleum, which can be wiped up daily with a damp cloth. Pictures that can be turned at the end of the disease are best; the same is true of toys—they should be inexpensive and easily washed or destroyed. Furry animals and such articles should not be allowed in the sick-room. Growing plants may be allowed, but very few cut flowers, and these should be removed at night.

"A screen with wash curtains, a bed-table, or a tray on legs are also useful. Only the necessary furniture should be allowed, and this should include no upholstered pieces. A metal bed with comfortable springs, a good hair mattress and pillow protected by rubber sheeting and pads should be used. A bath-room near at hand will lessen the work of taking care of the child.

"The mother should wear a wash dress and keep her hair covered by a pretty cap while in the sick-room. If the disease is one that can be carried, she should change her cap and dress and wash her face and hands before going to another part of the house. A wet sheet hung at the door of the sick-room will help to keep the germs from flying about the entire house; for this purpose a solution of carbolic acid—one part acid to twenty parts of water—is usually used. And laundry that is to be washed in another part of the house should be soaked in disinfectant and carried in covered pails or bags."

ARE YOU MAKING TOO MANY FALSE MOTIONS?

SUPPOSE that some day you should try to see how many motions you could save in getting through your day's work—how you could finish the day with the fewest wasted steps, the fewest wasted words, the least fatigue. The result would probably surprise you.

There is a science in handling any job in the world *right*, as Frederick Taylor's *Principles of Scientific Management* (Harpers) proves. Yes, even handling pig-iron can be done scientifically.

Mr. Taylor once approached a workman named Schmidt, employed by the Bethlehem Steel Company. Schmidt was making $1.15 a day, and handling 12½ tons of pig.

"If you'll do exactly what I tell you," said Mr. Taylor, "you can make $1.85 a day instead of $1.15."

So Schmidt promised.

"He started to work, and all day long and at regular intervals was told by the man who stood over him with a watch, 'Now pick up a pig and walk. Now sit down and rest. Now walk—now rest,' etc. He worked when he was told to work, and rested when he was told to rest; and at half past five in the afternoon had loaded 47½ tons into the car. And he practically never failed to work at this pace and do the task that was set him during the three years that the writer was at Bethlehem."

Stand watch over yourself some day. Never pick a paper from your desk and lay it down again without finishing it; never take a step you can avoid. See if you can't scientifically manage yourself. The "big fellows" whose desks are always so bare, and who never seem to do any work, but who get away with the big salaries just the same, seem to have learned the secret somehow.

THAT GERMAN DISCIPLINE

From Punch.

Super-Boy: But, father, if we have already conquered, why does the war go on?
Super-Man: Be silent and eat your Hindenburg rock.

OUR WEEKLY LIST OF BOOKLETS WORTH SENDING FOR

Any of the following books may be secured by sending a money order to the Superintendent of Public Documents, Washington, D. C.

THE PHYSICAL CARE OF RURAL SCHOOL CHILDREN.

Deals with some problems of rural school life that require special consideration. The rural school-teacher should have it. Price, 5 cents.

GEOGRAPHIC TABLES AND FORMULAS.

New issue of a valuable reference book. Price, 25 cents.

GROWING CHERRIES EAST OF THE ROCKY MOUNTAINS.

There are nearly twelve million cherry trees of bearing age in the United States. This is a compact manual on cherry growing. Price, 5 cents.

ANNUAL REPORT OF THE COMMISSIONER OF FISHERIES FOR THE FISCAL YEAR ENDED JUNE 30, 1916.

The annual reports of the great scientific bureaus of the government are not mere dry figures. This one will be read with interest by everybody who catches "fish"—or eats them. Free.

ANNUAL REPORT OF THE CHIEF SIGNAL OFFICER, U. S. ARMY, 1916.

And here we have the latest news of military aviation in the United States. Free.

SEA ISLAND COTTON.

A revised edition of an earlier bulletin on the subject. Of interest to planters in Florida, southern Georgia, and eastern South Carolina. Price, 5 cents.

THE WOMEN WHO MAKE FRANCE

"'NIGHT life, amours, Montmartre, faithless wives, callous mothers? My dear sir, that is not France. We are France.' That is how the typical Frenchwoman would answer the inquisitive Anglo-Saxon, if ever he should penetrate into the real French home," says Laurence Jerrold in *France* (Bobbs-Merrill Company).

"The French home would surprise the outsider exceedingly," according to Mr. Jerrold. "If the foreigner has lived ten years in France he may begin to hope that he may one day cross the threshold. He will be surprised to find that it is he who is looked upon as dangerous.

"'Sometimes we go to a café, and the foreigners' vivacious manners there divert us of an evening. But afterward we are glad to get back to our own quiet, plain French home.'"

Thus speaks the wildly and perversely passionate Frenchwoman of song and story.

Again, "it has been said that Frenchwomen have more head than heart. I do not subscribe to that, but they know what they are about. They are no slaves to sex, though well knowing how to use its weapons; but they are finally the rulers. There is almost certainly no modern society in which woman holds so great a sway as the French. The French business woman keeps the books and runs the business in a hundred trades. I know many business houses in Paris where the wife is the head partner: she brought, let us say, two thirds of the capital; she finally directs the business."

Photograph by Paul Thompson

Here is our mistaken idea of a typical Frenchwoman in multiple satin ruffles and a bizarre undergarment—a gown so modish we wouldn't have the nerve! In reality they are a race of quiet, frugal, astounding women, endowed with remarkable business intelligence.

The Man Who Paid

By WILLIAM DAVID BALL

Illustrations by George A. Faid

MY father lay in the county hospital with six bullets in his body. Ed Marvin, night watchman of the Colonial Trust and Savings Company, was noted as a crack shot with a revolver. My father had miscalculated Marvin's appearance by sixty seconds.

They allowed me to see him as the end drew near. His face was white and drawn with the pain; but the thin, straight lips were as set and resolute as ever.

"Sit down, Henry," he said to me, when the others had left the room. "I have ten or fifteen minutes left, and I want to talk.

"I leave you, Henry, well equipped to carry on your calling. I have trained you carefully. I have taught you that the eye and the ear, directed by an intelligent brain and with the help of a few simple instruments, can open any combination ever invented by mechanical genius. You have learned well.

"You have the power of intense concentration and driving action; above all, you have the repression and control of a Spartan. Stifle all tender feelings, all emotion. Tender feelings—bah! That's what got me. Last night, as I stood before the vault ready to go, I spent a moment in thinking of a lame news-kid—and Marvin got me.

"You know that I have always sought the laws by which human lives are governed. You are familiar with these fundamental tenets. Remember that the intellect is the supreme motive power in human affairs. What men call virtues are either deliberate hypocrisies or else puerile weaknesses. Self-preservation demands that the individual prey upon his fellowmen. If your work is bungling, you must expect the reward of the common thief; if you use your brains, if your work is artistic—"

My father stopped abruptly. A spasm of pain convulsed him. He fought grimly and silently for a moment. When he spoke again his voice was a whisper:

"We have always regarded our philosophy of life as perfect. Lately I have felt the workings of a nameless law—a law that we have somehow missed, that we have not reckoned with. I can not grasp it—it is new to me. I have sensed it much as one feels the presence of another person in the dark. And, though I do not know what it is, I know its power. It mocks at reason and logic. It makes demands—insistent, extortionate demands. The thing that terrifies me is the certainty I feel that these demands are always met. The settlement is inevitable—as death. I advise you to seek this law. Unless you find it, unless you circumvent it, it is only a question of time until—until—"

These were his last words.

I WENT my way, heedless of my father's injunction, confident in my own skill and cleverness, with a smile for the smug respectability of the world. I lived as a young bachelor of extensive means. I held a degree from one of the large universities; I belonged to two of the most exclusive clubs. Friends I had none, but my acquaintances were chosen from socially prominent and well-to-do people. I always worked alone. I laughed at the police, the countless detectives and spies. I snapped my fingers at them all—but one.

Among the detectives employed by the banking trust was one whom I considered it worth while to study. I respected him for his sagacity, his uncanny powers of detecting crime. There was about him a cold persistence, an impersonal cruelty that was not human. The name of this man was Charles H. Beaumont.

The morning after I robbed the Arlon State Bank, Beaumont arrested me. I knew I had left no trail. My plan, as always, was perfect in conception and execution. But there must have been a weak spot somewhere or Beaumont would not have arrested me.

I was discharged, of course. There was no evidence. As I was leaving the room in which I had been questioned, I encountered Beaumont. We both stopped and stood for a moment face to face, eye to eye. His eyes were gray, with a singular metallic luster to them. I returned his stare casually, indifferently. He spoke as I passed.

"It is only a question of time," he said.

"It was the sheriff of Graham. He saw me and stopped."

GRAHAM is a town of perhaps three thousand people, in the farming section of Willoughby County. Rural districts have always had, for me, a peculiar charm. The beauties of Willoughby County were especially appealing. It was in Graham that I spent a month's vacation in the early part of our summer, idling about, enjoying myself thoroughly.

At the end of my stay I made arrangements to leave on Monday, which was a holiday. Sunday evening, while I ate supper in the restaurant, I heard the talking of some men who dined in a private room behind me.

"The Hollingsworth people sent the cash to-day, didn't they?" asked a voice, which immediately followed the question with another: "How much did they send?"

"Seventy-five thousand," answered a loud voice, which I recognized as belonging to Babcock, owner of the Graham Bank.

I listened without much interest to the scraps of conversation that drifted over the partition. Finally the voice of Babcock was raised in stubborn assertion.

"I tell you," he cried,—and I heard the bang of his fist on the table,—"burglars can't rob my bank. The combination of my safe is absolutely burglar-proof—absolutely! I have a watchman who is in the bank from five o'clock in the afternoon until eight o'clock in the morning. And another thing I want to tell you that you don't know." Here his fist banged twice. "I have a burglar alarm that I invented myself. To open the door of my safe rings a bell at police headquarters!"

Suddenly I wanted to open that safe. I wanted to match my brain against that of Babcock. I wanted to test the infallibility of this infallible banker.

The next morning I secured the information I wanted, and made my plans. There was no day watchman at the bank. The day was a holiday. The night watchman was to visit the building twice during the day—at eight in the morning and at two in the afternoon. Beyond these momentary inspections the bank would be unguarded. The one daily train, which I intended to take, left Graham at four o'clock in the afternoon. There was to be celebrating at a little park at one end of the town, at which the various officers of the bank would be present.

At three o'clock I let myself in the side door of the bank, and stepped behind a partition that jutted out from the wall. When I emerged I was coatless and hatless. Black sleeve-protectors covered my forearms. I wore a large green eye-shade on my forehead and a pen behind my ear. I walked to the front windows and pulled down the shades about half way, just enough to dim the flood of light without obstructing the view from the street. I then mounted a stool, opened a ledger, and made my observations.

SEVERAL people passed, glancing in carelessly.

The safe was in plain view from the street. The make and pattern of the lock I recognized at a glance. It would take me fifteen minutes to open it. There still remained the matter of the bell which was supposed to ring at police headquarters. It was unlikely that Babcock's burglar alarm was anything like the elaborate electrical devices used in the big cities. The explanation that occurred to me was that a wire ran through the safe and that an open circuit was maintained. The opening of the safe door released a catch of some kind which closed the circuit. But when the cashier opened the safe he first threw a switch, probably hidden in another part of the building, to keep the circuit open. I could find and throw this hidden switch, or I could find and cut the wire. The latter method was the simpler.

As I was about to get down from the stool, a huge form strolled into view on the sidewalk. It was the sheriff of Graham. He saw me and stopped.

I nodded my head and raised my pen in salute. I was thankful for the dim light and the eye-shade. He walked to the door and tried to open it. I shook my head sadly—I was a poor bank clerk, doomed to toil at my accounts while my comrades made merry, but I could admit no one to these sacred premises, even to offer me sympathy. He turned away.

I examined the safe. From a hole in the top a steel rod, surmounted by a knob, projected. I pulled it up carefully. A sliding bolt, flush with the surface of the safe and behind which was a spring, pressed against the rod. Presently, as I pulled, the bolt slipped into a notch cut in the rod. Here was the hidden switch! The circuit was now broken open. It was ingenious—the ingenuity of a child.

Twenty minutes later, with $80,000 in my suit-case, I walked toward the railway station. It was ten minutes to four.

A BLOCK from the station I came upon a small crowd of men in front of a livery barn. In the center of the group was a single-seated buggy, to which was attached a spirited bay horse. The liveryman and his helper bent over the rear axle and worked at something with a chisel. A young woman, perhaps twenty-three years of age, stood near them.

She seemed out of place in such surroundings. The fresh simplicity of her dress, the healthy tan of her cheek, the unconscious grace and vitality that showed in every movement, all spoke of the open country.

From a by-stander I learned that the girl lived somewhere in the direction of Mayville; that she had left her horse and buggy at the barn that morning; and that, on her return, it was found that some one had passed a chain through the spokes of a rear wheel and locked it with a padlock to the springs.

The liveryman straightened up with a shake of the head.

"No use," he said. "That chain is good steel. I haven't got a hack-saw, and none of the blacksmith shops are open."

The girl appealed to the crowd.

"It is going to storm," she said, "and I have twelve miles to go. Can't any of you do something?"

A broad-shouldered man stood in front of me. I pushed him to one side and stepped forward. It would be an easy matter to open an ordinary padlock. And then, on the opposite side, at the outer edge of the crowd, I saw Charles H. Beaumont.

I slipped back behind the broad-shouldered man. Would Beaumont know what I carried in my suit-case? I asked myself. Of course not. Nor would any one know that the Graham Bank had been robbed until to-morrow. But let Beaumont see me now, and fifteen minutes after the bank opened in the morning he would be on my trail.

The whistle of the arriving train recalled to me the necessity for action. I heard the screech of the brakes as the train came to a stop. Five minutes the train would wait, and then—

For the first time in my life I felt the unreasoning panic of the hunted. I wanted to run—a wild, insane desire that set me trembling. I glanced at the girl. I approached the buggy.

"I can open the lock," I said to her.

"Thank you," she replied. A tinge of red came to her face.

As I drew the chain free from the spokes I heard the train pulling out, and as I straightened up I faced Beaumont.

Continued on page 15

THE FILIBUSTER

Painted for Flag Week *by* Joseph Conrad Johnson

CIVILIZATION, law and order, and card-catalogue living have been accused of blotting the romance out of life. But there is one game that they will never destroy. So long as there are blockades there will be blockade-runners. If you want the zest of a Captain Kidd cruise or the pure and neutral of the freebooters of early days you can have right now. Try to slip by the English fleet with a shipload of rubber into Sweden. If your morals be more adaptable there is the good old game of smuggling arms to South American revolutionists or Chinese into the United States over the Mexican border.

In the Civil War the federal blockade for 3000 miles of coast sharpened the wits of many an English skipper. One man brought his cargo of cotton safely out of the Rio Grande by spreading the report that there was yellow fever aboard. Another old schooner drifted leisurely among the ships of the blockade until it innocently sailed over the shallows into a Confederate port with a cargo worth hundreds of thousands.

The blockade-runner, the filibuster, the smuggler—not moral gentlemen perhaps, but interesting note the past we shall have with us as long as the pulse of youth runs high as long as the thing that "can't be done" becomes at once to youth the most interesting thing in the world to do.

HALF-MINUTE TALKS W

LVES of great men all remind us we can m
y we are still to your first y
nothing we could say
these little glimpses into the
writing readiness
up highs send up
secret," we said, "and let us guess the
with hundreds of
replies, of which

Dear Every Week — I
did not have
Now
have sold
week
was
have
I should have
Lyle
Pennsylvania

Dear Every Week — There
make
my sales
people
magazine and tell them
about
stories
contains.
John T. Shawver, Pennsylvania.

Dear Every Week — I
and
earned
The magazines sell themselves.
Esther Dunn, Michigan.

Dear Every Week — I have
to
every
week
and you will find it
I am
receiving my weekly
every
time.
All have
to say now
I am
A Subscriber, Michigan.

Dear Every Week — My
is your
agent here, and about a dozen of us boys
keep her busy
to write copies to
sell. I
now
a week.
Warren H. Fenton, New Jersey.

Dear Every Week — I
the latest
issue of *Every Week*, and the
is
people
in a minute than I could in an hour.
The last
I
the first week
to see them, and in this way I usually make a good
other
out of a
Susan Wurst, Michigan.

TH ONE DOZ. BUSY MEN

...nagers—clock a quarter of an hour ahead. If ...ou seven or eight—and have your breakfa... ...ce help ... you are actually a lively an... ...f a town if the season's most successful ...d clean. "How to ... that our measure is kept ...for brilliant impromptu ... sales" Tell us your ...ong." Back staggered the faithful postman ... on a dozen—all for page would hold

Dear Every Week ... how ... would be look ... hens look ... ... will send other ... week and if they say so I'll tell them again next week

ROYAL SUSAN, ... Jersey

Dear Every Week ... had three ... since I have been selling ... I ... increased from ... a week to 90. We buy ... meat ... bought for ... months for our brother Robert a ... Automobile ... from horse and wagon ... clean ... from ... and ... trouble ... look ... to ... that ... a ... trouble ... never a ... trouble ... and ... other ... small packet ... week

HARRY ... Pennsylvania

Dear Every Week ... Robert ... nine and a half ... and is now selling ... an ... average ... copies a week ... He uses his chief ... oil to ... the ... Sometimes ... Susanna ... when he ... and takes it ... Robert likes ... per ... no letters and thanks you for the ... true

ALBERT ... Brown ... of Robert's Newspaper

Dear Every Week ... The only thing I can ... say about the ... is ... that I sell ... Every Week ... customers without ... any ... at all

... Brown, New York

P. S. ... book ... valuable ... to make ... a very ... one ...

Dear Every Week ... are the ... and am working hard ... with ... house ... and asked ... people ... they would ... a subscription ... of the people I ... showed it ... a look at it

ROLLA ... Hamlin, Ohio

Dear Every Week ... how ... increased my sales ... The first week ... sold five copies ... The sixth week I sold ... copies ... As to how I do ... I ... no ... I ... days ... and ... a ... and ... had ... or ... when ... I ... valuable ... sell an Every Week ... I went ... and sold ...

PAUL ... Stilson, Iowa

SOMETIMES WE DREAD THE FUTURE

Photographs by Paul Thompson

JUST think of ... in their early youth they did "still lifes" minus legs of mutton and apples as we did. Very likely ... water-color landscapes, or ... in the middle distance. At that time he ... was born ... he got ... the Picture ... Then ... Married Duchamp the "Whistler of Cubism," ... in pain of the *Nude Descending the Staircase*. You couldn't make a worse break than to ignore what one is painting and how ... as we will tell you ... is at a *Portrait of a Chocolate Grinder*.

J. C. Albert ... leaves belongs ... be difficult ... to ... even from a solid angularity ... people ... taking at ... rise. A child can see that ... is under ... to suggest one thing ... it ... resemble ... to understand ... but not ... are things ... and what they seem ... to be ... but ... are just as much ... upside down. Futurists are the most ... innocent ... people on ... the world ... over-conscientious ... truly. They don't ... think ... honorable ... aim ... only ... he must ... aside ... what they call ... all-sidedness and everything ... in ... their mind ... besides.

JUST ... in Gene ... Cook ... considering ... his dreamily ... completed portrait of ... a woman. "In Modernist art ... you can leave off just after you have started ... or you can go on and on long after you have finished. The main thing ... is to have ... "a passionate apprehension of form." And never ... never ... "sacrifice organized volume ... of form ... for ... general pleasure ... Never ... deliberately for ornament." Without ornament, as ... an Modernist ... art ... concerned, you ... might as well ... a ... drawing ... in a ... ...

FRESH ... from a ... career ... New England ... and ... ing-school ... a ... pioneer ... France ... Steven ... just as ... Pu ... ...ays ... have ... ...ished ... hear ... ... stands ... ... Miss Stevens ... ... Nature ... a ... ...

Continued from page 10

I [illegible] with no sign of [illegible] I observed his covertly and cruel to the girl. My mind worked quickly. At Marysville, fifteen miles away, was a parallel railroad. With almost thirty hours' start I should have no trouble sinking a get-away.

"I am going out to the country," I said. "Will you give me a lift as far as you go?"

"I shall be glad to," she answered. The flush on her face deepened [illegible] and forward. [illegible]

"[illegible]"

The girl's voice was low and quiet as she answered. "This gentleman is my friend."

God. How my heart pounded and surged. Never before had a human being [illegible]

Beaumont turned on his heel.

AT first neither of us spoke. She handled the reins skillfully. I noticed her hands—shapely, but firm and capable. When I gathered courage to look at her face I saw that a spot of red still showed through the clear tan of her cheek and that of a frown lingered in her forehead. I was puzzled and somewhat [illegible] she had a strange sense of elation that possessed [illegible]

[illegible] wonderful as any I had ever met. There was a fine, delicate fragrance about her [illegible] savored of the mystery and the magic of fairyland.

She turned to me smiling. "Do you like farming," she asked.

"I think I was destined to be a farmer eventually," I answered suddenly. "I have been thinking of buying a farm [illegible]

[illegible] lish work, has lost some of its attraction for me at present."

She nodded her head slightly.

"I know. You have been roaming [illegible] The six years I spent in the [illegible] ily I regard as a blessing. They taught me to appreciate the homes you and [illegible]

She went on to tell me of her life with her father and brother, of her h[illegible] and a[illegible] w[illegible] a rare [illegible] h[illegible]ness of wild [illegible] of a sum[illegible] w of life. There was music in her voice, the spring music of singing waters and nesting birds.

I told her what I knew of art and ho[illegible] ra in New York. I asked questions about the crops. I confessed to my utter lack of experience in farming, [illegible] only I found myself from my book-lodge, discussing learnedly a[illegible] ave[illegible] value of the various [illegible] and the difference between a hay [illegible] rotation of crops and one. But was ashamed.

She leaned forward suddenly and gave [illegible] horse a smart cut with [illegible] [illegible] "I will be on as soon," she said. "We must reach the Drysdale Place. It is just beyond the next bend. When you buy your model farm you'll learn to watch the heavens better [illegible] you do now."

"It doesn't look like much of a storm," I said in my ignorance.

"Oh, but it is. Notice how the [illegible] gment of the clouds is being whipped into thin, ragged lines. That means a high wind when the clouds are so low. And look farther. The black is cut [illegible] a broad band of white. I think there will be hail."

Beyond the bend in the road we entered a lane bordered with tall pi[illegible] Through the trees on either side I could see clumps of lilac bushes in full bloom. At the end of the lane a white cottage was [illegible] to me so suggestive of home, of the quiet, lasting happiness we dream about but never attain.

"This has been called the Drysdale Place ever since I can remember," said my companion. "It belongs to my father [illegible] is farmed by the man in the south of it. There is no one living in the house. It is [illegible] I asked irrelevantly, "how can you read my thoughts [illegible] laughter and so [illegible] unconsciously. "Am I simple and [illegible]

We unharnessed, the horse quickly a[illegible] into his [illegible] a warrior, cursing a sling by an [illegible]

The storm broke before we could start [illegible] by a savage wind. The stones were no [illegible] bear luck of size was compensated for by the fury with which [illegible] scourged midway. They stripped the foliage from the trees, they pounded the rubber roofing of the stable [illegible] cement and gave [illegible] gusts of heavy wind and drenching [illegible]

A flash of w[illegible] an struck us before we [illegible] I caught the girl by the [illegible] was violently against [illegible]

Together we fought our way to the [illegible] shelter of the church. [illegible] [illegible] a[illegible] ejected it with [illegible] one of my skeleton keys. [illegible]

[illegible] as if [illegible] had been a child's toy. [illegible] spite of this, in spite of Beaumont's [illegible] suspension blower [illegible] [illegible] [illegible]

Are You Yourself?

By W. G. SHEPHERD

HOW hard do you fight to hold on to your personality?

You are willing to fight to save the money you have earned to hold your job or to get a better one. You fight to keep your external possessions but do you fight to keep yourself?

[illegible] remarkable an individuality [illegible] ness, no matter how successful you may appear for a time. The success that comes from having some strong man's personality working through you is not permanent or genuine.

When Napoleon was fighting Austria at on the very soil where he [illegible] battle once stretch today he discovered that his own to be dependent on the whim-thave of the royalist party back in Paris. He sent a young officer named Augereau to Paris to accomplish a revolution. Augereau succeeded in bringing about what Napoleon desired. But neither Napoleon nor history has ever given Augereau any credit. He deserved none. It was Napoleon, working through Augereau, who [illegible] ntlrew the royalists. Augereau lacked personality individuality. That was why Napoleon chose him as a tool.

Trilby staging under the spell of Svengali entranced her hearers; but, with Svengali's influence gone, she was the most unsuccessful, lonely Trilby. Svengali chose her as victim of his influence because her personality was not strong enough to resist him. He stole her personality just as he might have stolen her latch string or her silk waist cut very cent.

Dr. Johnson was so strong a character that he now mightly overwhelmed Boswell, and Boswell spent the remainder of his life tagging around after Johnson, worshiping him and writing down all he said.

But the Napoleons, the Svengalis, and Dr. Johnsons are not the only influences in the world that rob us of ourselves.

"Personality," says J. Laurent, the French writer, "is the quality of being yourself."

"Personality is the part played by an individual among the multitude," says Lapouge.

For you the world is really divided into two parts. One part is the multitude; the other part is you. The one tends [illegible] individuality and makes you part of it. If it succeeds, your life is bound [illegible] a failure; for [illegible] we just [illegible] finds that [illegible] men in the [illegible] failures because they "are tempted to mold themselves according to the common herd."

It is the multitude, represented too often by our friends about us, that is the thief of personality [illegible] days.

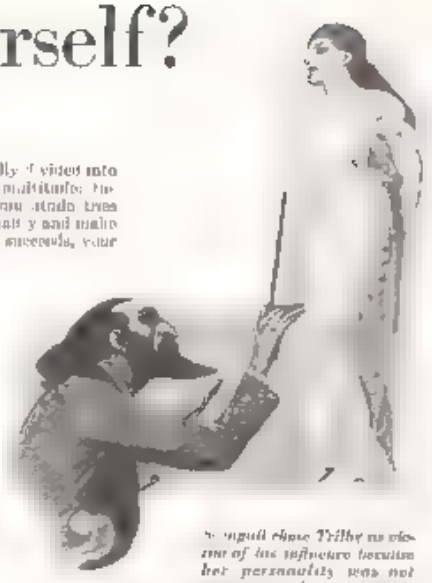
Europeans laugh at us Americans because we all wear the same kind of hats. Americans who return from Europe, where each man wears the hat of his last trade but best in his own opinion, marvel at the sight of the thousands of men on Broadway, State Street or Market Street, each wearing a hat exactly like the other fellow's.

We all put on and take off our straw hats at the same time. We all go insane about bicycle riding, and then, for some unknown reason, we all decide unanimously that bicycling is silly. Bowling used to be an old-fashioned game. We all took it up some years ago, praising it for its [illegible] and then, for some unknown reason, it is old-fashioned and its vogue has gone out. Skating is the thing now. We are all taking it up, and we have decided unanimously that it is a beautiful and [illegible] just as if it had not, all those years, been a healthful and splendid sport.

We permit the multitude to [illegible] us what kind of hats to wear, how long to work each day, what games to play, how [illegible] to eat, when, how high to raise our windows which we sleep. We even have styles in religion.

This loss of personality is such a ghastly [illegible] Deluge, a French scientist, published some years ago, the [illegible] scription of how some fifty species of crabs in various parts of the world were [illegible] ns of another continent. In [illegible] are lives, he was convinced, in a [illegible] way of nature taking [illegible] has given our [illegible] nasia and by other scientists.

The crabs of which Delage wrote are the victims of a cousin crab which fastens [illegible] If upon them. This cousin is known as the sacculina. Externally it makes itself evident only as a rather small-sized [illegible] under side of the crab. But if we open up the crab we find that its [illegible] part of its host. It has insinuated [illegible] zootlike branches throughout the body of every claw and leg and has sapped every atom of the crab's strength by the ominous completeness of its system of [illegible]



"I would close Trilby as the case of his influence because her personality was not strong enough to resist him."

[illegible] brainless, [illegible] "I [illegible] [illegible] organs all [illegible] [illegible] make-up of its host [illegible] [illegible] cripple, a dwarf or [illegible] [illegible] [illegible]

The Other Brown

By ADELE LUEHRMANN

Illustration by Lucius W. Hitchcock

It was from Mrs. Gilchrist, Alba's [illegible] next morning, the news of Eric Brown's arrest [illegible] though she did not learn of it until after she was again in the Gil home. Bianca had appeared at the convent quite early, bringing a note from Dr. Tierney to Alba [illegible] which he advised her to persuade Mrs. Martinez to peremptorily her back to Mrs. Gil's. Juanita was well enough to be moved, the doctor wrote, and in his opinion no change would be good for her.

This message put Alba in a quandary for it had been her purpose to remain at Santa Isabel's. To run away to live with the señora under the existing conditions would be too difficult for Dolin both still [illegible]. However her attempt to express this feeling to Bianca was met by such concrete pleading that she had yielded.

It was after Mrs. Martinez was comfortably settled in her new bed, for almost an hour, that Bianca had as gently as possible told the girl of the developments of the preceding night. The news of the [illegible] Alba took very quietly [illegible] done that he committed the murder," said Mrs. Gil, glad to be able to offer the solace. "But he refuses to explain anything. He says he knows nothing about the murder but he does admit that he is the son of Roderick McRae."

"Roderick McRae?" echoed Alba. "Who is he?"

"Oh—you don't know." Bianca said [illegible] story to her than I [illegible] and as Alba fell at once [illegible] millboard arcade Bianca walked [illegible] window and stood there, peering out.

Her heart ached for Alba. Yet how fortunate that she was not married to that wretched young man.

"Señora—is this true?"

Bianca turned quickly struck by a strangely angry and excited note in the girl's voice.

"Is it true that his father killed your—"

"Yes—I must be. Have you never heard of his before?" Bianca returned.

"Never—not a word," said Alba. "Where is he now? I'm going to him. I must see him."

"But, my dear, do you think that quite necessary?" Bianca demurred.

"Yes, yes, it is, señora. I must see him," Alba said quickly, starting for the door.

"But not now—not at once! Wait let us talk about it a little."

"Wait? You didn't wait when Señor Gil was arrested."

"No—but—" The two cases were not parallel. Bianca was about to say but sensing the uselessness of her argument she said instead, "I will go with you, then."

In a few minutes [illegible] and [illegible] the journey was made rapidly enough for even Alba's impatience. The delay came after their arrival at their destination, though Bianca's recent experience helped her to take the shortest way to their purpose.

But as met Alba found herself alone, staring a little dazedly at a door through which she had been told "the prisoner" would be brought to her. At the windows of the room were iron bars.

It seemed unreal. She in such a place! And he! A vision of their first meeting and the second came to her—the moonlit hills and the sunny Alameda. This was reality, not this. This was a dream—grotesque, horrible.

The [illegible] door opened and he came in. For one [illegible] she was aware of the figure of a guard standing behind him in the doorway. Then it disappeared, and they were alone. For another moment [illegible] she waited before hardly knowing [illegible] did when I told you my name. It was because of my father, wasn't it? You thought that when I [illegible] that I should hate you. But you see I don't—I don't! I feel just the same. I know your father killed mine, but does that change you [illegible] I never saw my father. I [illegible] remember my mother. And you don't remember your parents. They have all been dead for years and years. But we are alive—and we have to go on living. And I can't go on without you—[illegible]

"I do not [illegible] in the world," he answered.

[illegible]

"Other things count sometimes."

"More than [illegible]

"Yes—more than love."

[illegible] is not that your father killed my father?"

"No." He turned his eyes from her as he answered, and started on through the window and sudden[illegible] she [illegible] how [illegible] changed he was—how worn and grim.

"Oh!" she [illegible]

"You are ill and I have been here and worried you about myself when I wanted to help you. [illegible] be selfish again. But let me help you—let me [illegible]

He drew her [illegible]

"You help me just by loving me. Just to know that you do makes me strong [illegible] friend. But I can go [illegible] one can.

"But will you [illegible] yourself [illegible] dearest," he pleaded. "And you [illegible]

"I will—I will," she promised solemnly.

THE announcement of Brown's arrest [illegible] as Doyle viewed the situation, for him to put himself in Scarborough's hand.

This was not surprising to one [illegible] Doyle's relief he did not [illegible]

For [illegible] she [illegible] "You must tell the how I can help you," she said. "I know you are innocent

upon knowing the nature of the object he has seen Brown hand the boy

[illegible] said it was his something he want to papers to get hold of it himself up and I promised to

"Doxy explained. "I had If you had seen how

Yes, he does look as if [illegible] having a pretty bad time of it said Scarborough

He listened then to the account of Doxy's meeting with Brown after the murder and their talk together

When I saw [illegible]

[illegible]

[illegible]

[

WHAT SCIENCE IS DOING

To Roll This Old World Along

THE VIGOROUS MOSQUITO

[illegible] the aquatic caterpillars [illegible] dozens in the electric-light glass tanks [illegible] a busy study in some drug-store [illegible] Department to [illegible]

[illegible] the [illegible] by Sebastian [illegible] these wriggling little [illegible] seems, for he never [illegible] they find small bugs or debris of dead [illegible].

Some are markedly cannibalistic and devour living organisms of almost their own size, says Dr C S. Ludlow in the Philippine magazine [illegible] wriggling its contortions of a tank, where instinct tells [illegible] sick food. They scurry after it. But when they have fed they come to the surface to breathe, hanging head downward, still as little sticks, as if, even in the midst of a [illegible] something moved, might [illegible] the little hairs around [illegible] attracting particles of [illegible] a few brilliantly colored specimens [illegible] hour and we pools but even experienced collectors confess to having narrowly escaped missing them.

ALPINE RAPID TRANSIT

[illegible] *intervening points, and the chamois, strapped tightly in a rope harness, skims over the ravine at breath-taking speed*

ROPE TIRES FOR AUTOMOBILES

A [illegible] of transportation in many parts of the country the roads [illegible] are only brush tracks or overland stock [illegible]. The rough nature of the country through which the cars travel, and the excessive heat, have made the cost of rubber disk a serious item in maintenance.

As a result, many experiments [illegible] to obtain a suitable rubber [illegible] at a moderate cost. Tests of tires made with [illegible] have been tried. With the [illegible] the lightness, cheapness, resilience [illegible] durability.

When first placed on the market, the [illegible] was called was sold as [illegible] but proved so satisfactory that in some country districts the rope tires are frequently used altogether. It is claimed that, if a speed of sixteen miles an hour is not exceeded, they are almost as easy riding as rubber tires.

The rope tires take the place of both outer and inner tubes, being attached to the rim by four or five [illegible].

LIGHTING THE FIREMAN'S WAY

TWO new fire-fighting specially sturdy fires [illegible] motor [illegible] searchlights which [illegible] almost [illegible] [illegible] series of large lighting [illegible] series capable [illegible] furnishing these lights for seventeen [illegible].

Here are five large lights mounted on the rear of the rack three of which are stationary and two [illegible].

By means of [illegible] stationary lights [illegible] to side, and elevation [illegible] the firemen to throw their rays upon any part of a building.

The two portable [illegible]

Ten [illegible] men [illegible] their lights. If in the [illegible] the fire is putting out the fire or drenching the rush can now be plainly seen

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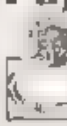

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The Standard for nearly forty years. Pre- gists or by mail. Over tw send stamps y Send for

Woman Agents Wanted!

The Other Brown

Continued from page 10

s," said Redding. "But if you are anxious to hurry things, Doctor, you can do it by letting us talk to Mrs. Martinez."

"Doctor" put in Tim, "do you know whether Mrs. Martinez was Mrs. Yznaga's employer at the time of Yznaga's death?"

The doctor thought a moment.

"I think it very likely because she was with Mrs. Yznaga six or seven months later, when I attended her after she died in Modern Crete. But no one of them ever spoke to me of the tragedy. London. I never heard of it at all until after I came here. I have no objection to your questioning Mrs. Martinez now, unless she is bitter and I have allowed her to be moved to the home of Mrs. Gil."

"Is that so?" said Redding, surprised.

"Mrs. Gil came to me last night and suggested it," the doctor answered. "Doctor," said Mrs. M.

Dr. Tierney looked at him frankly satisfied, whereupon Tim explained.

"When I found her the other night after the murder, I thought she had fainted from fright at seeing Brown suddenly dash by her. But she denied seeing anybody. She said she felt a sharp pain in her heart and just fainted from the."

"I see," said the doctor. "Yes, she has a rather weak heart that goes back on her at times, especially if she has over-exerted herself, as she had that day in pack."

"But it isn't dangerously weak, is it?" persisted. "I mean that she isn't likely to—to die—from a sudden shock?"

"Oh, no, there's no danger of that."

"Thank you; I was just wondering about it." "Good morning, sir."

"Now what were you wondering?" demanded Redding, the instant the two were in his own. "Got a new idea?"

"Not exactly now," said Tim. "But just talk about hypnotism started me thinking. You know, I've said from the first that the old woman holds the key. But what's the use of asking her questions? She'll only lie. If we could get at her as unconscious as she now. She'll never consent to being hypnotized, of course, but—"

Entering his office in the Criminal Courts Building a little later Redding suddenly came to a sharp halt. A young man had risen and stepped toward him.

Oh, no, the man was not Brown—he was now. Besides, he could not be. His blond hair and the contour of head and figure that were so alike. But this was another man altogether.

"Mr. Redding, the District Attorney?" Redding nodded.

"My name is Brown."

"What."

"You don't seem particularly glad to [illegible] blue eyes [illegible] you know. I'm interested myself you would be. I thought you might like to have me tell you who killed Welles-Hewitt. Because I know, you see, I was here."

[illegible]

Only nine between [illegible] & Company, brokers, and the Pan-American Trust Building, also active speak. Redding asked: "Can [illegible]

y were easier. Redding asked: "Do you had any trouble here recently with counterfeit money?"

"—no more than usual."

"Been any bad *hundreds* lately?"

"A counterfeit hundred." The bank official sat up in alarm. "Why, no—no," adding as planned, [illegible] to assume the question was [illegible] as to whether there [illegible] have been any bad money given to Y [illegible] be cashed [illegible]

[illegible] thing possible, do you [illegible] think it possible?"

tions if the teller who cashed the check. The name is Baker. I talked to him yesterday, you remember."

As Baker entered the room his glance fell on Redding, and a moment to the [illegible] first his advancing foot faltered.

"Mr. Baker," the District Attorney began courteously, "I just want to ask a few questions about that big check you cashed for Welles-Hewitt the other day."

There was a slight pause, then the teller said "Yes, sir," with the agreeable manner of information that had prepossessed Redding at their first meeting.

"Have you been [illegible] yes, I've read about it, [illegible] you know of course, but Brown [illegible] and refused to [illegible]

"But you probably have not heard that he has since confessed."

On the final word Redding involuntarily leaned forward for a closer view of the face he was watching. The answer was composed [illegible]

"No, sir. I hadn't heard about that."

"Let me tell" Redding continued, "that he confessed the Welles-Hewitt house from the roof as we supposed. He had never had a thought, he says, of killing Welles-Hewitt, or of robbing him but went there for another purpose. He hid in the library behind a large davenport that stands diagonally across one corner. He was there when Gil came. He was familiar with Gil's voice. He says the two men quarreled violently over Welles-Hewitt's refusal to accept the certified check Gil offered him, insisting that he must have cash or the deal was off.

"You see, Mr. Baker, [illegible] of the striking [illegible] statement is not to confirm Gil's story in every particular. Judging from what he heard, Brown says Welles-Hewitt evidently did mean [illegible] money and give him a ch[illegible] for the Rosa is mine, although he h[illegible] his person at the time the twenty-five thousand dollars you had paid him that day on the Mexican Mines check."

The District Attorney's tone had gradually become quieter more deliberate. It might even have been called soothing. For Baker had gone white.

"And now Mr. Baker," said Redding, "I want to ask if you have had any trouble with counterfeit money?"

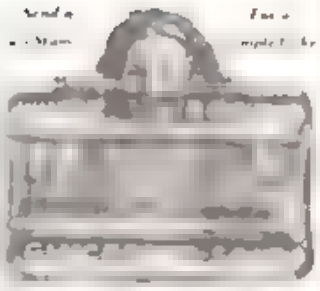
THE question was never finished. There was a violent start from the teller, and the next instant his right hand jerked object from his hip pocket. At sight [illegible] her three men sprang to their [illegible] steps, excited cries. The cashier [illegible] to the door and stood against it.

"What is it?" he gasped to Redding.

The District Attorney did not answer.

"When I came [illegible] whether Baker was ge[illegible] "I said only Brown [illegible] he told [illegible]

Welles-Hewitt's answer[illegible] Redding took out the [illegible]



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"'Here are the hundreds,' he said; and then Brown heard the sound of the money being handled, and Baker said: 'These are all right, I'm glad to say.' Then: 'I'm sorry to have troubled you, sir, but I was afraid I might have given you one of the bad ones. I remembered your telling me you were going to Mexico to-night, so I thought I'd better come up.'

"Welles-Hewitt thanked him, and Baker said good night. Brown heard them walking toward the door—and the next thing there came a heavy fall.

"Forgetting all caution, Brown says, he raised his head, and saw Baker standing looking down at Welles-Hewitt. In his right hand, which was still raised, Baker held a bronze statuette. Suddenly he turned and put the statuette back on the book-case, then crossed over to the desk and put in his pockets the money left and loose bills that lay there.

"Brown ducked again, and in a moment he heard the parlor doors open and close, then the street door.

"Now, gentlemen," Redding went on, after a slight hesitation, "Brown makes no bones of saying that if he himself had not been seen and recognized while in the Welles-Hewitt house that night he would probably never have told what he knew of the murder, because, in his opinion, Welles-Hewitt deserved death. But when he learned that he himself was suspected, he realized he was in a serious predicament.

"But before he dared move in the matter he had to have proof. How could he get it? All he knew was that the murderer was a bank teller. So he waited and watched the papers. As you know, he didn't have to wait long. When Gil's arrest was announced, Baker's statement to me about Gil's large cash deposit on the morning following the murder was published as one of the reasons.

"When he read that account yesterday, Brown came down here and, on the pretext of having a bill changed, talked to Baker, and got from him an admission that it was he who had told about the deposit. When the bank closed, Brown followed Baker to his boarding-house; and last night, with the help of an accomplice, he got into Baker's room and searched it, and found some of the stolen money hidden there. He also found letters that revealed the fact that Baker had been gambling in stocks."

At this ominous news the officials of the Trust Company moved nervously.

"Yes, gentlemen," said Redding. "I think it likely he did borrow from you without leave. Haldane & Company, his brokers, told me he had been speculating heavily and had lost. That was what led to his crime, no doubt—though I do not believe the murder was premeditated. I think he must have gone to Welles-Hewitt with the counterfeit story to find out where the money was being carried, intending to steal it that night in the sleeping-car. A bottle of chloroform found in his room seems to prove this.

"At any rate," Redding added, rising, "we know he was the murderer."

"But how about Brown?" protested the bank president. "If he was not in the house to murder or rob, what was he there for?"

"Exactly," said the cashier.

Miles Redding glanced quizzically at their expectant faces.

"Your curiosity is very natural, gentlemen," he replied. "But at present I can only assure you that the rest of Brown's story has nothing to do with the Pan-American Trust Company."

To be concluded next week

The Consul at Paramiñta—*Continued from page 6*

the thing was a hoax, but De Costa interested a few wild blades like himself in the scheme, and they fitted up a vessel to go and search for the treasure.

"De Costa put in here at Paramiñta, hired half a dozen laborers, and put out for the Twin Brother Islands. It was just at the time that Ybarra first turned up here, with nothing in particular to do. He fell in with De Costa, and was taken along in some capacity. They dug and dug for weeks. Then they gave up in sheer disgust. De Costa left that precious parchment with Ybarra, and went back to Havana.

"One day Ybarra was struck with a sudden idea. He sat down and wrote a letter to the Naval Observatory at Washington, and asked them if they could tell him what land here the position of the North Magnetic Pole about the year 1680, and how much the compass had shifted during the last two hundred years and in which direction.

"I suppose Ybarra's letter must have reached the desk of some employee hired to answer fool questions. And Ybarra's query was no wo se than the next. It was perfunctorily but succinctly answered. A week after Ybarra had worked out a new series of compass bearings, his spade went thump against the uppermost of those little cedar casks buried in the sand.

"WE had reached the bungalow," said Jacobson, "before he had finished telling me all this. By this time I was convinced that the man was telling the absolute truth. I pointed out to him that it was no story to allow to reach the government's ears. They'd believe him quickly enough, and, even at this late day, would exact their share.

"'They're welcome to it,' he retorted bitterly. 'My Gold Jacobson, I wish I'd never found the cursed stuff! I'm clean done for now.'

"'Look here, Ybarra,' I broke out. 'I can't make head or tail of what you're driving at. You surely understand that?'

"'I know,' he said wearily. 'You must forgive me for boring you with all this. It's been a relief, though, to tell you and feel that you believe it. If you really know me'—his lips twisted in a bitter smile—'you would probably think I was lying, too.'

"He was gone before I could frame a rejoinder to his astounding words. Well, on the following morning, with my guests from the *Algonquin* coming to luncheon, there was no time to puzzle over this queer business of Ybarra. All my energies were engaged in getting Togo electrified into action and impressed with the fact that lunch at one-thirty didn't mean a quarter past three.

"I WAS in the thick of the thing, along about half-past twelve, when I caught sight of Miss Rutledge approaching the bungalow alone. She came in a little timidly, apologizing for intruding.

"'I wanted to have a little talk with you—quite by ourselves—before the others came,' she explained slowly. Her eyes searched mine for an instant. 'And, Mr. Jacobson, I hope you won't mind if I am quite frank with you.'

"She was very beautifully dressed—just what she had on I'm sure I can't say. I know it was all white, and the effect was exquisite. But I detected a harassed, driven look in her face when I studied her closely, as if she had been laboring under some great and recent strain.

"'You heard what Señor Ybarra told us last evening, Mr. Jacobson, do you really think it's true?'

"'I haven't a doubt of it, Miss Rutledge,' I said promptly.

"Her breast rose and fell as she seemed to weigh my answer. 'It seems so—so unbelievable—actually digging up a fortune on a desert island out there.' Her eyes were lost in the distance of the bay.

"'Unbelievable—well, naturally,' I answered. 'But you know such things have happened before in this part of the world, and may happen again. Some people declare that the shores of the Caribbean are still a literal treasure ground—'

"'If I only could believe—that it was out there—on those lonely islands—'

"'I'm convinced of the truth of it,' I put in strongly. 'Miss Rutledge, Señor Ybarra last night told me the whole story—'

"'The whole story!' she broke in, turning upon me in sudden alarm.

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"'No proof?' she queried.

"'Unfortunately, not. You see, he had to exercise the utmost caution in exhuming all that gold and transferring it to various places of safety in a way that wouldn't arouse suspicion. It's utterly impossible now to prove that it was once all Spanish doubloons, buried out there in the sand. There are no witnesses and no evidence—except Villa Nueva as you see it to-day.'

"'Villa Nueva,' she repeated. 'Yes, there's Villa Nueva, of course.'

"'And you must understand,' I went on, 'when Señor Ybarra first came to Paraminta he had nothing at all.'

"She darted a quick look at me. 'Did he tell you how he came to have'—she hesitated, 'nothing at all?'

"'I know nothing of his history,' I said.

"For several moments she debated with herself, while her fingers toyed nervously with the paper-weight on my desk.

"'Mr. Jacobson,' she said at last, 'Señor Ybarra is not a stranger to me. I—I know him in New York.'

"I merely lifted my eyebrows at that, although you can imagine my surprise. And you can imagine my further surprise as, gradually, she told me more of the story. It was far different from the version you gave me, Captain. Well, naturally, you'd got yours from the newspapers. Certain phases of the affair she slurred over—very gently, yes, and lovingly, too. Through it all vibrated a plea for the poor fellow, and a shaken trust in him.

"BY this time it was clear to me that she was in love with Ybarra, and it began at last to dawn upon me why Ybarra's sudden and inexplicable wealth might be looked at askance. And then, at last, I understood. She had come to me in desperate recourse to lift her out of her torment of doubt, to have me justify him, if I could. Once his name crossed to escape her lips—Howard.

"'Howard?' I queried.

"She hesitated, then frankly told me: 'Yes; his name is Howard Phillips.'

"The name struck me as oddly familiar. As I continued to listen to her, it teased my recollection, evaded my mental efforts to recapture it. Then all at once, in a blinding flash, it leaped full at me.

"My heels came down to the floor with a bang as I jumped out of my chair and confronted her across the desk. 'Howard Phillips?' I demanded. 'Howard Phillips?'

"Her glance, wide-eyed and frightened, followed me as I bolted across the room and began jerking open the drawers of my letter-files and recklessly tearing at their contents.

"'It's here—somewhere. I've got it. You see, it came years ago—'

"'What came?' she shrieked me.

"And then I explained in feverish, detached phrases, as I tore through those letter-files. It was a letter for Howard Phillips, addressed in the care of the American Consul at Paraminta. At the time I had carelessly opened it, without looking at the envelop—while going through my consular mail, with which it was mixed. But I could discover no Howard Phillips in Paraminta; nobody had ever heard of him. After a month or so I would have returned the letter to the writer, if I hadn't already opened it. It lay on my desk for weeks, rebuking me for that carelessness, before it disappeared. Then—months later—it came to light, in a general house-cleaning upset. It seemed too late to do anything with it then. I put it aside, and again forgot about it.

"Miss Rutledge was at my side while I was telling her this, taking the packets of papers from my hands as I delved into each in turn and rejected it. At last I unearthed it.

"'Read that,' I said, thrusting the letter into her hands. 'I think you have every right to.'

"I turned my back on her and went over to the door. I couldn't watch her. I drew off to the door, feeling that some sort of privacy should be hers at that moment—the letter demanded it. I could hear the paper faintly rustling in her hands, and Togo leisurely padding about, setting the luncheon table in the room beyond. I stared out across the bay, but my eyes saw nothing. I was striving to recall the wording of that letter which I had blunderingly opened four years before, and which had meant nothing to me at the time; I stood waiting—waiting.

"SUDDENLY I caught the rustle of her dress, the sudden movement of a chair, and a deep sob. I turned round at last. She had sunk down at the desk, her head buried in her arms, and from one hand hung the letter.

Jacobson got up abruptly from his chair, and cleared his throat a couple of times. I noticed that the handkerchief, which he applied perfunctorily to his face, covertly touched also the corners of his eyes.

"Beastly hot, isn't it?" he demanded.

"The letter," he went on after he had coughed again, "was from one of the big men in that mining fiasco which had worked Phillips' ruin. It was not exactly a confession, but it was nearly that—written from some bleak spot near Saranac, New York. I guess the poor chap, in the weeks he was compelled to spend bundled up, sitting alone out of doors, contemplating the great white silence about him,—and perhaps a vaster silence that he was slowly being brought to face,—had been moved to do a decent, generous act. It was all he could do, but it was enough. The letter was sufficient evidence that Phillips had remained clean-handed in that fraudulent mining affair. With that testimony in his possession, he could squarely face his old world once more. And it had been kicking around my office for nearly four years—thanks to you."

"To me?" I demanded.

"Why, of course. If you had ever told me that you knew Ybarra's real name was Phillips—as you told me to-day"—Jacobson's look was almost reproachful—"if you had taken me into your confidence—"

"But, Jacobson—" I protested.

"You should have seen that poor girl," he went on, ignoring my rejoinder, "after that sudden and complete ending of the tension and despair she'd been under. Her face, when at last she lifted it, was radiant. It was like the sun breaking out upon a shower-swept sea.

"'Now, Miss Rutledge,' I said, half embarrassed to have witnessed her emotion, but too delighted to realize what I was doing, 'I'm going to take this letter up to Señor Ybarra at once.' I was that ready to plunge out into the broiling sun at high noon, and climb the road to Villa Nueva.

"She hesitated a moment, turning the letter over in her hands as if reassuring herself of its actuality. Then she spoke, and her smile broke out full upon me:

"'Dear Mr. Jacobson, it is I who have doubted him. Please let me take it!'

"Naturally, I consented.

"'And bring him back with you to lunch,' I instructed her. I went out and ordered Togo, who had at last succeeded in getting six plates and six chairs appropriately arranged, to make it a table for seven."

Jacobson got to his feet, lifted his arms above his head, and lazily stretched them.

"So—we were seven at table that day," he added, with the air of proffering the most casual remark.

I smoked in silence, deliberately withholding all comment.

Presently he broke out again:

"But *you*—hang it! If you hadn't been such a close-mouthed individual—"

"It would have spoiled your story," I sardonically flung at him.

Then he grinned. I could see that he was immensely pleased.

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What Are the Profits in Foreign Exchange?

By ALBERT W. ATWOOD

If the operation did not seem so technical and complicated, far more people would seize the present opportunity to invest—or speculate if you prefer the word—in foreign exchange. Great possibilities are there; upon that point all agree. Just how great are the risks is not so clear.

Foreign exchange came into being because of the expense, duplication of effort, and danger involved in shipping money to all parts of the world. A woolen "draper" in London sells a thousand yards of his product to a New York merchant, and draws a written order, draft, or bill—all three words mean much the same—upon the New Yorker. To ship the bill, collect the money, and send it to England would involve time, trouble, and risk. But if another Londoner has bought steel bars in New York, and the two drafts can be handled by the same banker, it is possible to make an offset in one city or the other, and avoid shipping more than a minimum amount of money.

Buying and selling these bills and offsetting international debts is the business of foreign exchange. Of course the bills must be expressed in terms of money, just as the price of a share of stock or a safety razor or a pound of bacon is expressed in money terms. But there are two kinds of money, because there are two countries, each with a different system. So the rate of exchange is the price of one kind of money in terms of the other. "Sterling 4.75¾" means that $4.75¾ will buy one English pound sterling. "Francs 5.65½" means that 5.65½ French francs will buy one American dollar. "Marks 65.75" means that four marks will buy 65.75 cents American money. "Rubles 28.35" means that one Russian ruble will buy 28.35 cents American money. "Lire 7.54" means it takes that many Italian lire to buy one American dollar; and so on through the list of foreign moneys.

The "rate of exchange," like the price of anything else, depends upon supply and demand. If payments of every description between England and America were exactly equal (and if there were no speculation or other disturbing factors) sterling exchange would always be $4.860, which is the amount of gold in an English sovereign or pound sterling. If we are buying enormous amounts of goods from England and they very little from us; if we owe them interest on mortgages; if our tourists are spending hundreds of millions of dollars in England, and Englishmen living in this country are sending back large sums to their relatives, then there will be a huge demand for drafts to remit funds, and the rate will go up. This did happen once, and although the gold in the English pound is worth only $4.860, yet Americans were paying $6 and even $7 for an English pound sterling bill.

At the present time the situation is exactly reversed with nearly every European country. That is because they are doing all the buying, and therefore scrambling for drafts to remit to us.

There are two ways of taking advantage of this situation. One is to establish a credit in a foreign country, and wait for the end of the war to bring you a profit in converting the credit back into American money. This can be done by paying over to a banker a sum of American money for him to buy exchange with and set up an account in a bank in the foreign country. The speculator would receive no interest probably during the war, but his risk would be limited to a further fall in exchange rates. The other and more common method is to buy internal bonds of foreign governments. Here the risks are double. You may lose, both from a further decline in exchange, and in the price of the bond itself. But the chances of profit also are double.

Suppose you buy a Russian internal bond at 95 per cent., the price at which it may be selling in Russia. If the bond rises to 100 per cent. (Russian money) after the war you will have more Russian money to exchange into American money than you have now. Then, of course, if ruble exchange returns to normal, there will be a profit on that end of it too, because you will then exchange your Russian money for twice as much American money as you can now. In addition, there is the interest being paid in your account during the war; and if this is left abroad until exchange becomes normal there will be a profit on the interest also.

How long it will take to reestablish normal exchange rates after the war, no one can tell. That some rise in the value of foreign money in relation to ours should take place as soon as peace is assured is reasonably certain. If the foreign countries repudiate their debts, the risk in buying their money is great; but if they continue to meet their debts there is sure to be a gradual return to normal exchange rates.

Free Booklets that You May Have for the Asking

Write Slattery & Co., Inc., 40 Exchange Place, New York, for current issue of their fortnightly publication, *Investment Opportunities*, which discusses many sound and attractive investments. Ask for 36-B, including booklet explaining the *Twenty-Payment Plan*.

The Citizens Savings & Trust Co., of Cleveland, Ohio, will furnish to our readers, upon request, Booklet D, which contains some very interesting information on banking by mail.

The Banks' Review, issued by J. S. Bache & Co., 42 Broadway, New York City, is known throughout the United States and Europe for its sound, unprejudiced opinions on current events. It analyses underlying causes that affect the whole financial situation, and is regarded by business men as a reliable authority. Sent on application.

John Muir & Co., members of the New York Stock Exchange, main office 61 Broadway, New York City, have issued a circular giving specific suggestions for investments on the Partial Payment Plan in varied amounts. This circular will be sent on request.

Exceptionally complete annual reports showing the progress made by Standard Gas and Electric Company and Northern States Power Company will be sent to investors by H. M. Byllesby & Company, Managers and Engineers, 208 South La Salle Street, Chicago, and 1210 Trinity Building, New York.

The investor who realizes that in these days of $100 bonds there is no excuse for investing small amounts irrationally, should send to E. F. Combs & Co., 120 Broadway, New York, for a copy of their booklet "How," and List 14, which will be sent free of charge.

A new circular, showing how to obtain a dividend every month through the Odd Lot method, has been issued by Hornblower & Weeks, members of the New York Stock Exchange, 7 Wall Street, New York City. Ask for circular O-14. The firm also offers special inducements in the way of advice to small investors.

People are appreciating the importance of placing their surplus funds in high-grade securities based on real estate. Phelps-Eastman Co. (Investment Bankers), McKnight Building, Minneapolis, Minnesota, offer 6 per cent. First Mortgages on improved Montana farm land. An interesting booklet on the subject will be sent to any address free of charge.

The Odd Lot Review, published every Saturday, gives a viewpoint on market opportunities for the small and large investor. Sample copy will be sent on request to 61 Broadway, New York City.

All investors interested in the remarkable progress of public utility bonds should write to P. W. Brooks & Co., 115 Broadway, New York, for a copy of their magazine, entitled *Bond Talk*, which deals with the fundamental principles of investment and the advantages of public utility bonds. Ask for "Bond Talk" E.

Investors desiring to acquire $100 bonds of the best known issues, and of a class that is legal for investment by Trustees and Savings Banks, should send for the special list U that has been prepared by Merrill, Lynch & Co., members of the New York Stock Exchange, 7 Wall Street, New York City.

Public utility companies have shared the prosperity and rapid growth of this country. Investors who are interested may obtain further information by writing to Williams, Troth & Coleman, 66 Wall Street, New York City. Ask for "List of Securities."

Any one interested in the security market should send to L. R. Latrobe & Co., No. 111 Broadway, New York, for their statistical books on Copper Stocks, Motor Stocks, Standard Rail Stocks, Investor's Guide (250 pages), or Weekly Market Letter. This firm will mail you any one of these books free on request. Partial-Payment Plan.

Information of value for the average investor on $100 bonds and other securities yielding 5 to 7 per cent. is supplied by Coleman & Rettee, 50 Broad Street, New York, through their weekly market letter, *The Financial Review*, which will be supplied if requested. Address Department E. W.

Have you read Mr. Atwood's financial booklets, "Making Your Money Work for You"? It is written especially for our readers, and if you will write him, inclosing five cents in stamps, at 95 Madison Avenue, New York, he will send you a copy.

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